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Examining Push, Pull, and Mooring Factors Influencing Consumer Switching Decisions in the Banking Sector: A PPM-SEM Analysis

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Abstract: This study uses the Push-Pull and Mooring (PPM) paradigm, which is based on migration theory, to examine the many reasons that are causing Omani clients to switch from conventional to Islamic banking. Pull factors include perceived relative advantage, such as price, religion, and social status; mooring factors include switching cost, complexity, locked-in effects, and apathy; and push factors include customer satisfaction, trust, and service quality (interaction, physical environment, and outcome). 400 traditional banking clients in Oman's largest cities were given a structured questionnaire as part of a quantitative approach. SPSS and AMOS were used to analyse the data using SEM. The results show that switching intentions are highly influenced by interaction quality, customer satisfaction, and trust, but not by the physical environment or outcome quality. Among pull factors, religious motivation emerged as a strong determinant, whereas price and social prestige showed no significant effect. Mooring factors such as switching cost, complexity, and locked-in constraints significantly discourage switching, while apathy did not yield a significant impact. These findings suggest that while religious motivation, trust, and service interaction quality play pivotal roles in influencing switching, perceived complexity of Islamic banking procedures and institutional lock-in remain key barriers. To encourage consumer transition, Islamic banks must simplify offerings, provide transparent processes, and invest in staff training to enhance service interaction ensuring a more accessible, trustworthy, and customer-centric banking experience in Oman.

Keywords: Switching decision, Islamic banking, Service quality, PPM model, SEM, Switching barriers, Religion, Migration Theory

1. Introduction

Because it is essential to capital mobilisation, economic growth, and financial inclusion, the banking industry is seen as the backbone of national economies. Conventional and Islamic banking are the two broad categories into which it can be divided (Fadoua & Brahim, 2020). Based on interest-bearing transactions, conventional banking is widely used and controls the global financial scene. On the other hand, Islamic banking functions according to Shariah rules, which forbid investments in immoral sectors like gambling, alcohol, and the production of weapons, as well as interest (riba) and speculative operations (gharar) (Ibrahim *et al.,* 2024). Islamic banking is widely recognised and used in both Muslim and non-Muslim countries, despite the widespread assumption that it is only for Muslims (Novikov *et al.,* 2020; Khan, 2019).

The emergence of Islamic finance has reshaped financial service models in several countries, especially those with Muslim-majority populations. Islamic banks emphasise risk-sharing, transparency, asset-backed transactions, and the sanctity of contracts, offering an ethical alternative to conventional banking. Although individuals might not find it easy to convert to Islamic banking because of restricted service coverage and infrastructural development, a significant trend has been witnessed in the transfer to Islamic banking within the last 20 years (Khan, 2019).

By 2024, the world Islamic banking assets will have passed the US$5 trillion mark, a 12 percent growth on the prior year, and are calculated to cross the US$7.5 trillion mark by 2028. Despite this growth, Islamic banking still represents a small portion of the global financial system. In comparison, the combined assets of the world's top 1,000 conventional banks are approximately US $160 trillion, indicating that Islamic banking accounts for only about

3.1% of global banking assets (TAB Insights, 2024). This stark disparity highlights the importance of examining the key factors that drive or hinder consumer preference for Islamic banking, particularly in regions where conventional banking continues to hold a dominant market share.

1.1 Background of the Study

Oman, home to a young and devoutly Muslim population, was relatively late in embracing Islamic banking compared to its Gulf Cooperation Council (GCC) neighbors. While most GCC countries had integrated Shariah-compliant banking services by 2007, Oman maintained a policy favoring a unified banking system and did not issue Islamic banking licenses until 2011. This delay stemmed from the country's belief in a single financial system applicable to all (Ahamed, 2023). However, growing consumer demand for interest-free and Shariah-compliant financial products compelled the Central Bank of Oman to revise its stance. In 2011, the Central Bank released preliminary Islamic banking guidelines, followed by the introduction of a formal regulatory framework in 2012. This framework established key components such as Shariah supervisory boards and permitted the operation of Islamic "windows" within conventional banks (Hadchity, 2025). Since its formal inception, the Islamic banking sector in Oman has demonstrated steady growth. As of December 2024, Islamic banking assets reached $22.3 billion) accounting for approximately 19.2% of the country's total banking assets. Financing volumes rose by 14.2% to $18.2 billion, while deposits increased by 21.3% to $17.40 billion, indicating increasing consumer confidence in Islamic finance (Hadchity, 2025).

Despite these gains, Islamic banking in Oman remains underrepresented compared to its conventional counterpart and regional averages. GCC-wide, Islamic banks hold nearly 25% of the banking sector's total assets, with Kuwait at 35%, Qatar at 27%, and Saudi Arabia at 24%, highlighting Oman's relatively modest progress (Bayat & Kayhan, 2024). The slower market penetration is attributed to several structural challenges, including limited public awareness of Shariah principles, a lack of fully developed Islamic liquidity management tools, and relatively weaker digital infrastructure in Islamic banks (Fitch Ratings, 2024; IBS Intelligence, 2024, Ganguly *et al.*, 2025). Moreover, Islamic banking institutions in Oman face constraints in offering competitive alternatives to conventional products and often rely on third-party support for IT systems and Shariah compliance. These mooring factors alongside customer service quality (push) and perceived religious and ethical benefits (pull) play a vital role in shaping consumers' decisions to switch from conventional to Islamic banking.

Given this context, this study is both timely and essential. It aims to explore the factors influencing consumer switching from conventional banking to Islamic banking using the PPM theoretical framework, operationalised through SEM. These are the push factors: dissatisfaction with service quality, lack of trust, and customer dissatisfaction within conventional banking, the perceived benefits or the pull factors, integrity or ethical orientations of Islamic banking, religiosity, and regulatory barriers, switching barriers which include inertia, complexity with the law, and infrastructural barriers. By rigorously analyzing these dimensions, this study seeks to provide a robust and comprehensive understanding of consumer decision-making processes in Oman's dual banking environment.

The present study is especially significant because the Islamic banking industry is experiencing growth due to expanding competition, consumer awareness, and the cultural implications of financial decision-making based on Islamic principles. It also adds value to policy and management decisions to improve the quality of services and create sustainable banking activities that support consumer preference and financial inclusion as part of the objectives of Oman Vision 2040.

2. Literature Review

2.1 Theoretical Framework

The concept behind the research is the migration theory, and more specifically the Lee (1966) who coined the terms push and pull factors in human migration. Push factors can be defined as undesirable aspects that motivate people to change their situation, e.g., dissatisfaction, distrust, or bad experiences, whereas pull factors are good things about another destination or a service that draws a person to the new situation. Another aspect Lee pointed out was on the importance of intervening obstacles, an antecedent of so-called mooring factors, such as personal, psychological, or structural obstructions in the decision-making process of transitioning.

Using Lee framework, Bansal *et al.* (2005) came up with the Push- Pull-Mooring (PPM) model to study consumer-shifting behaviour in services. The model has already proven its usefulness in many areas of service business such as telecommunications, e-commerce, education, and cloud computing (Puengwattanapong & Leelasantitham, 2022; Tang & Chen, 2020). Within the financial services sphere, the PPM framework provides an orderly way of interpreting the operations of dissatisfaction with the existing services (push), the appealing alternative services (pull), and the switching barriers (mooring) on regulating the switching intentions of consumers.

2.2 Push Factors

The Push-Pull-Mooring (PPM) framework is increasingly being used to study consumer switching behavior in the service sector, and particularly the banking sector. In this context, push factors represent the dissatisfying or undesirable conditions in a consumer's current service that motivate the search for alternatives. Among conventional bank customers, reasons that are often cited as the push factors towards opting to Islamic banking include the low quality of service, low customer satisfaction and trust.

One of them is service quality that is generally considered to be a major determinant of consumer switching behavior.

A number of research papers state that poor service delivery results in the loss of loyalty and the likelihood of defecting to the competition (Monferrer-Tirado *et al.*, 2016; Juga *et al.,* 2010; Li & Zheng, 2013; Singh & Das, 2013, Karki & Sahoo, 2025). Among some of the dimensions of service quality provided in banking are the responsiveness of the staff, the looks of the institution, the ease of access and the results of a transaction (Abduh *et al.,* 2012). Empirical studies conducted lately on hierarchical service quality models (Brady *et al.,* 2001; Ghotbabadi *et al.,* 2015) further classify it into the categories of interaction quality, the physical environment, and outcome quality. The research indicates that positive interpersonal service, or kind employees, quick resolutions to problems, and communication, lead directly to customer restoration (Susriyanti *et al.*, 2023). On the other hand, bad communication with employees usually leads to dissatisfaction and the intention to use other banking systems.

The physical setting is also an important element in forming perceptions on customers. The customer satisfaction and the image of the brand depend on the layout of the branches; their cleanliness, comfort, availability of parking space, and modern facilities (Kotler, 1973; Makudza, 2020). Sometimes even the lack of proper conditions, especially compared to the highly digitized and well-designed spaces of Islamic banks, may influence the choice of customers and force them to rethink their adherence to traditional banks (Abd-Elrahman *et al.,* 2020).

Quality of the outcome, that is, the perceived outcome of a service interaction, i.e. accurate transactions, brief queues and timely delivery of services, has an equal impact (Gronroos, 1984; Brady *et al.,* 2001). When customers consistently experience delays or errors in their banking transactions, their perception of the bank's overall service efficiency deteriorates, leading to a higher likelihood of switching (Al-Wishah *et al.,* 2022).

Customer satisfaction is another key driving force as it is directly proportional to the extent of satisfaction desired by customers. Dissatisfied customers are always more likely to switch as research indicates (Garland, 2002; Amin *et al.*, 2011). Poor personal relationships, disadvantaged price policy, and the old-school nature of the service usually lead to customer dissatisfaction and the loss of loyalty in traditional banks (Mohsan *et al.*, 2011; Rama, 2020). High satisfaction levels are not only a retention tool, but also the predictor of long-term relations and resisting leave (Huat *et al.,* 2012; Chukwuemeka & Agu, 2016, Singh *et al.,* 2025). Conversely, Islamic banking customer loyalty is normally reported by the consumers of the services to be an important service ethics and transparency (Yudiana, 2021).

Tightly connected to satisfaction is the ability of trust being a psychological currency, as well as a relational currency of customer decisions. From a social exchange theory perspective, trust reduces perceived risk and strengthens the emotional bond between customers and banks (Bhattacherjee, 2002). In the context of banking, especially in communities with deep-rooted ethical or religious values, the erosion of trust in conventional banking due to interest-based products, hidden charges, or inconsistent service can significantly accelerate switching intentions (López-Miguens & Vázquez, 2017; Darmawan, 2022). Studies across different markets have consistently affirmed that trust deficits are among the top predictors of consumer churn. For Islamic banks, building and sustaining trust through Shariah compliance, transparency, and ethical operations is key to acquiring and retaining customers (Widiyaningsih & Mustamim, 2021).

In Islamic banking, push factors may include dissatisfaction with conventional banking practices such as interest-based transactions (riba), poor service quality, limited trust, and perceived ethical misalignment. Several studies have linked poor interaction quality, unsatisfactory service delivery, and low customer trust to the growing inclination towards Islamic financial institutions (Das Guru & Paulssen, 2020; Chen, 2019; Rajaobelina *et al.,* 2018).

2.4 Pull Factors

Push factors refer to the current unsatisfactory state of the banking experience, whereas pull factors are the potentially desirable attributes of the substitute, which would be Islamic banking in this case. The above advantages may be considered an inducement to persuade customers to switch their decision. This dynamic, involving financial value, religious compatibility, social prestige, and innovative elements of service capacity, is overridden by the perceived relative advantage of Islamic banking.

Perceived relative advantage is asserted to play essential roles in consumer decision-making, where an informed comparison exists between the conventional product and the Islamic product (Saifuzzaman *et al.*, 2023). These advantages would be available as a lowering of costs, increased parity, ethical banking practices, and compatibility with personal customer values. Riahi and Garrouch (2023) confirm that in circumstances of reasonable perceived benefit, favourable behaviour intentions are created, and the rise in the decision of a customer to start using the services of banks. Similarly, Fragata *et al* (2021) pay attention to the observation that the modern technologies and innovations that focus on the customers can enhance the competitiveness of the Islamic banks.

Price is one of the intangibles yet immediate pull factors of very many customers. Classical research studies like Keaveney (1995) and Gerrard and Cunningham (2004) observed that customers are very much concerned with pricing issues, even at the expense of the quality of service, in determining whether to switch or not. The idea behind fairer pricing mechanisms (like profit-sharing arrangements as opposed to the interest rate) can make the Islamic banks more appealing, particularly where the conventional banks have hidden charges or high-interest's rates (Darmawan, 2022; Widiyaningsih & Mustamim, 2021). These profit-tradeoff and cost-tradeoffs comparisons affect not merely the intentions to switch but also the attitudes towards long-term financial gain.

Among Muslim consumers, religious motivation is perhaps the most compelling pull factor. Several studies affirm that adherence to Shariah law and Islamic financial principles is a dominant reason behind the preference for Islamic banking (Metwally, 1996; Omer, 1992; Bley & Kuehn, 2004). Religious values shape consumers' perception of what constitutes ethical finance and inform their desire to avoid interest (riba), speculation (gharar), and prohibited industries. Usman (2015) and Yudiana (2021) reinforce the role of religiosity as a direct influencer of switching behaviour, while Minaz *et al.* (2023) elaborate on the importance of Shariah governance, compliance transparency, and advisory boards in shaping customer confidence. In regions like Oman, where religion is deeply intertwined with personal and financial identity, these factors exert considerable influence on consumer decisions.

Another dimension of perceived benefit is social prestige, or the cultural and symbolic value associated with banking choices. As defined by Weber (1978), social prestige relates to one's societal status, which may be enhanced through alignment with socially admired institutions or behaviours. In the context of Islamic banking, this can translate into cultural recognition, a sense of belonging, and respect from one's community for choosing ethical and religiously compliant services (Rogers, 1995; Hafiane & Allouch, 2021). Customers may perceive Islamic banks as vehicles for status enhancement, especially when these institutions reflect shared values, modern service delivery, and cultural relevance (Echchabi & Aziz, 2012; Tedjokusumo & Murhadi, 2023). Furthermore, the ability to access services perceived as exclusive or community-valued reinforces identity-based motivations to switch.

2.5 Mooring Factors

Beyond dissatisfaction with conventional banking (push) and the attraction of Islamic banking alternatives (pull), a third important dimension in switching behaviour lies in the mooring factors individual and contextual elements that exert an anchoring influence on consumers' decision-making. Within the broader PPM framework, these mooring influences capture the structural, psychological, and procedural dynamics that shape customers' willingness or resistance to change service providers. Their role in shaping behaviour has been widely recognized in prior studies, particularly in the services and financial sectors (Bansal *et al.,* 2005; Minaz *et al.,* 2023).

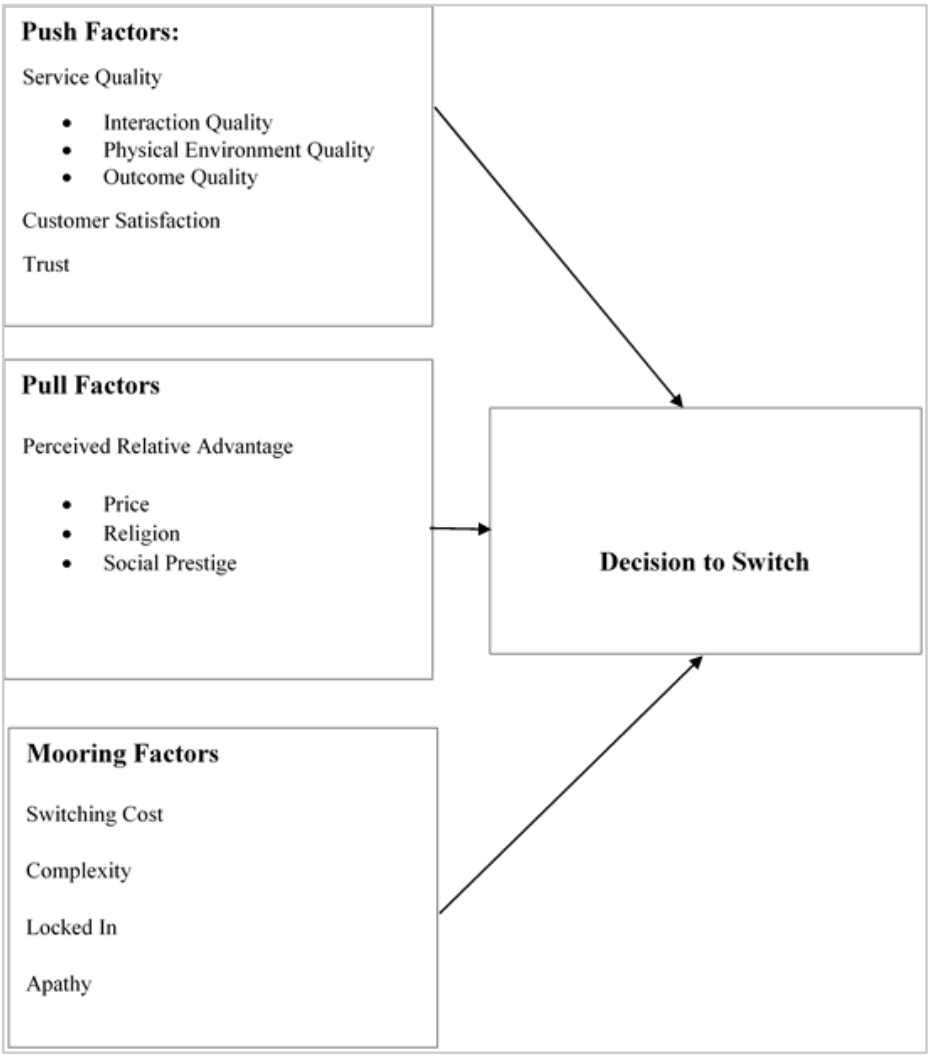

Figure 1. Theoretical Framework

Among the most prominent mooring factors is switching cost, encompassing both monetary and non-monetary burdens that discourage consumers from transitioning to new banking arrangements. These costs may include tangible financial expenses (fees, potential loss of benefits), but also extend to time, effort, psychological stress, and disruption of established routines (Edward & Sahadev, 2011; Yu *et al.,* 2022). The literature consistently suggests that such costs create friction in the decision to switch, as observed in studies by Clemes *et al.* (2010), Agarwal (2019), and Bugyei (2019), where switching reluctance is often maintained even in the face of dissatisfaction with current providers. Complexity continues to serve as a significant mooring factor deterring customers from switching to Islamic banking, particularly when products are perceived as difficult to understand. In the context of Islamic finance, terms such as Murabaha, Ijarah, and Mudarabah often present conceptual and procedural unfamiliarity, especially to consumers with limited financial literacy. Recent evidence highlights this concern: Ali *et al.* (2019) demonstrated that complexity has a negative and significant influence on the adoption of Takaful products in Pakistan, underscoring how consumers are discouraged by intricate contract structures. Research on mobile banking adoption in Saudi Arabia indicates that perceptions of complexity often captured through ease of use or effort expectancy—play a significant role in shaping consumers' decision-making processes, although their influence may vary across contexts (Baabdullah *et al.,* 2019). Extending this insight to Islamic banking, while such institutions offer strong moral and ethical value propositions, complex and opaque product structures may discourage active engagement by customers. Accordingly, simplifying Islamic financial products and strengthening consumer education emerge as critical mechanisms for reducing customer passivity and encouraging switching behaviour. The other aspect of mooring relates to locked-in effects, including emotional and relational attachment, as well as contractual dependency on existing banking relationships. Emotional and relational bonds have been shown to strengthen customer loyalty and reduce switching intentions, while contractual and investment-based constraints further reinforce switching resistance in the banking context.These can be associated with payroll accounts, current loans,

or the old relationships with customers, which makes it often a substantial perceived exit barrier. Hati *et al.* (2021) note that even among Muslim consumers, the practical difficulty of transitioning away from established conventional institutions can outweigh religious motivations.

Many consumers are unhappy with their current bank, yet they stay out of apathy; a passive opposition to the commonplace based on disengagement and the idea that all are the same, but not necessarily genuine preference; that many of them are in low trust banks always. Ernst & Young (2023) highlights a "trust deficit built on apathy" in existing banking relationships. Still, as Huntswood (2025) notes, reducing switching barriers and raising awareness enables more consumers to act but inertia remains for those comfortable with the status quo

Collectively, the mooring variables provide a subtle perception of customer switching intentions in relation to the adoption of the Islamic banking services. The framework gives a comprehensive perspective through which the switching behaviour can be interpreted by considering the frictions, which slow or discourage the change as either emotional, cognitive or logistical. These anchoring effects, while not always overt, play a pivotal role in shaping consumer decisions alongside dissatisfaction (push) and attraction (pull), reinforcing the multi-dimensionality of the PPM model in financial service settings.

3. Methods

Using a structured questionnaire with two sections one covering respondent demographics and the other with structured questions derived from the research hypotheses—this study took a quantitative approach. Using convenience sampling, which is regarded as an effective and economical technique for survey-based research, 400 respondents in total were chosen. Slovin's algorithm was used to calculate the minimal sample size, with a 5% margin of error.

The target participants were working adults in Oman, specifically from Muscat, Sohar, and Salalah, who currently hold bank accounts in the conventional banking sector. This criterion ensured that respondents had sufficient experience to assess switching behavior toward Islamic banking. The questionnaires were distributed and collected through the Human Resource departments of various organizations. This method of distribution helped improve the response rate and reduced selection bias by leveraging professional networks.

The study employed a 4-point Likert scale to measure the degree of agreement or disagreement across the statements. This scale was purposefully chosen to eliminate a neutral midpoint, thereby compelling respondents to take a clearer stance. Prior literature suggests that odd-numbered scales with a midpoint may allow respondents to choose a neutral position instead of expressing a definite opinion, which can affect the quality and interpretability of the data (Garland, 1991; Taherdoost, 2019). The pilot study conducted beforehand also revealed that over 50% of the responses were neutral, indicating a need to force directional response for higher validity. Researchers such as Matell and Jacoby (1972) confirm that shorter, even-numbered scales can maintain reliability and validity, and are often preferred for their simplicity and quick response time.

Following the objective of the research interest, the following hypothesis are formulated:

Bad quality of service in the traditional banking act positively in the attitude of switching to Islamic banking.

H1: The quality of services influences customers' decision to switch.

- H1a: The quality of interpersonal interactions influences the decision to switch.
- H1b: The perceived quality of the physical environment influences the decision to switch.
- H1c: The outcomes of services delivered influence the decision to switch.

H2: Customer satisfaction exerts an influence on the switching decision.

H3: Trust plays a significant role in shaping the switching decision.

H4: Perceptions of relative advantage affect the switching decision.

- H4a: Price considerations affect the switching decision.
- H4b: Religious alignment affects the switching decision.

- H4c: Social prestige considerations affect the switching decision.

H5: The cost associated with switching influences the switching decision.

H6: The perceived complexity of switching influences the decision to switch.

H7: Locked-in factors contribute to the decision to switch.

H8: Apathy influences the decision to switch.

4. Results

The Table 1 indicates the demographic profile of the respondents, which are considered for the study.

Table 1. Respondent Characteristics Summary

Variable	Category	Frequency (n)	Percentage (%)
Gender	Male	275	68.9
	Female	125	31.1
Marital status	Single	177	44.3
	Married	215	53.8
	Divorced/Widowed/Separated	6	1.5
	Other	2	0.5
Employment sector	Government	154	38.5
	Private	184	46
	Self-employed	23	5.8
	Farming	2	0.5
	Retired	2	0.5
	Student	32	8
	Other	3	0.8
Educational qualification	High school/secondary or equivalent (HSSE)	20	5
	Diploma	203	50.7
	Bachelor's degree	158	39.5
Age group	Below 20 years	13	3.3
	21–30 years	193	48.3
	31–40 years	139	34.8
	41–50 years	49	12.3
	51–60 years	6	1.5
Monthly income (USD)	1,040–2,080	244	61
	2,082–3,120	98	24.5
	3,122–4,160	18	4.5
	4,162–5,200	17	4.3
	5,202–6,240	8	2
	Above 6,240	15	3.8

Place of residence	Muscat	200	50
	Sohar	100	25
	Salalah	100	25

As shown in Table 1, the sample was predominantly male (68.9%) and married (53.8%). Almost half of the respondents worked in the private sector (46.0%), followed by 38.5% in government jobs. Educationally, more than half had diplomas (50.7%), while 39.5% held a bachelor's degree.

The majority were young adults aged 21–30 years (48.3%), with most reporting a monthly income between $1,040 and $2,080 (61.0%). Geographically, half of the respondents resided in Muscat, while Sohar and Salalah each contributed 25% of the sample.

The data normality testing is done on the demographic data to check its authenticity before moving to hypothesis testing stage. Skewness and Kurtosis analysis are done on the data to determine their normality. Table 2 shows the data normalisation results:

Table 2. Validity of Constructs

Construct	Cronbach's α	Average Variance Extracted (AVE)	Composite Reliability (CR)
Customer Satisfaction (CS)	0.912	0.587	0.908
Trust	0.951	0.729	0.949
Interaction Quality (IQ)	0.786	0.421	0.781
Physical Quality (PQ)	0.84	0.494	0.829
Outcome Quality (OQ)	0.827	0.645	0.844
Service Quality (QU)	0.864	0.405	0.605
Price	0.893	0.574	0.89
Religion	0.847	0.658	0.852
Social Prestige (SP)	0.822	0.538	0.823
Perceived Relative Advantage (PRA)	0.9	0.448	0.738
Switching Cost	0.848	0.662	0.852
Apathy	0.777	0.557	0.789
Complexity	0.9	0.646	0.9
Locked-in Factors	0.856	0.671	0.859
Decision to Switch	0.975	0.829	0.975

Table 2 presents the results of construct reliability and validity assessments. The findings indicate that most constructs exhibit strong internal consistency, with Cronbach's α values exceeding the recommended threshold of 0.70. This suggests that the items used to measure each construct are reliable and consistent.

Similarly, the Composite Reliability (CR) values for nearly all constructs are above 0.70, confirming that the constructs demonstrate adequate reliability and internal coherence. The Average Variance Extracted (AVE) values are generally above the benchmark of 0.50, indicating acceptable levels of convergent validity, though Interaction Quality (0.421), Physical Quality (0.494), Service Quality (0.405), and Perceived Relative Advantage (0.448) fall slightly below the ideal cut-off. Despite these lower AVE scores, their corresponding CR values remain high, which still supports their inclusion in the measurement model.

Overall, the results suggest that the measurement model demonstrates satisfactory reliability and validity. The strong values for key constructs such as Trust (α = 0.951, AVE = 0.729, CR = 0.949) and Decision to Switch (α = 0.975, AVE = 0.829, CR = 0.975) highlight the robustness of the constructs central to the study.

Table 3 reports the collinearity statistics using Tolerance and Variance Inflation Factor (VIF) values. All predictors demonstrate tolerance levels above 0.40 and VIF scores well below the critical threshold of 10, indicating that multicollinearity is not a concern in the model.

Table 3. Variable Inflation Factor

Predictors	Tolerance	VIF
IQ	.532	1.881
PQ	.666	1.503
OQ	.487	2.055
CS	.406	2.465
Trust	.450	2.221
PRA_PRC	.691	1.448
PRA_RLG	.560	1.786
PRA_SP	.698	1.432
SWCOST	.779	1.283
COMPLEXITY	.776	1.289
APATHY	.632	1.583
LOCKED-IN	.630	1.588

The highest VIF observed is for Customer Satisfaction (VIF = 2.465), followed by Trust (VIF = 2.221) and Outcome Quality (VIF = 2.055). These values, however, remain comfortably within the acceptable range and suggest that these variables contribute unique explanatory power without excessive overlap. Predictors such as Switching Cost (VIF = 1.283) and Complexity (VIF = 1.289) show the lowest collinearity, further confirming the stability of the regression model. Overall, the diagnostics confirm that the independent variables are statistically suitable for inclusion in the structural model, with no evidence of problematic multicollinearity.

Table 4. Goodness-of-Fit

Model Fit	Criteria	Values	Sources	Remarks
X^2/DF	≤ 3.0	1.504	(Bagozzi & Yi, 1988)	Achieved
RMSEA	≤ 0.80	0.036	Brown and Cudeck (1993)	Achieved
RMR	≤ 0.80	.029	Brown and Cudeck (1993)	Achieved
GFI	≥ 0.90	0.830	Chau & Hu (2001)	Closer to threshold
CFI	≥ 0.90	.951	(Bagozzi & Yi, 1988)	Achieved
TLI	≥ 0.90	.946	Bentler and Bonett (1980)	Achieved
IFI	≥ 0.90	.951	Bentler and Bonett (1980)	Achieved
NFI	≥ 0.90	.867	Bentler and Bonett (1980)	Closer to threshold
PClose	>0.05	1.000	Hu and Bentler (1999)	Achieved
AGFI	≥ 0.80	.809	Chau & Hu (2001)	Achieved

Table 4 summarizes the overall model fit indices. The chi-square to degrees of freedom ratio (χ^2/df = 1.504) is well below the recommended maximum of 3.0, indicating a good model fit. Both the Root Mean Square Error of

Approximation (RMSEA = 0.036) and the Root Mean Square Residual (RMR = 0.029) are comfortably within the acceptable threshold of ≤0.08, confirming a close fit between the hypothesized model and the observed data.

The incremental fit indices also demonstrate strong performance. The Comparative Fit Index (CFI = 0.951), Tucker-Lewis Index (TLI = 0.946), and Incremental Fit Index (IFI = 0.951) all exceed the recommended cut-off of 0.90, supporting the adequacy of the model. Similarly, the Adjusted Goodness-of-Fit Index (AGFI = 0.809) meets the minimum threshold of 0.80, while the Goodness-of-Fit Index (GFI = 0.830) and Normed Fit Index (NFI = 0.867) are slightly below the conventional 0.90 benchmark but remain close enough to indicate acceptable fit.

Finally, the PClose statistic (1.000) exceeds 0.05, providing further evidence that the model adequately represents the data. Taken together, these results demonstrate that the structural model achieves a satisfactory overall fit, with most indices meeting or exceeding the recommended thresholds.

5. Measurement Model (Second Order)

5.1 Hypothesis Testing

The hypothesis testing is done on the data to analyse the validity of the hypothesis in the study. Table 5 shows the results of hypothesis testing:

Table 5. Hypothesis Testing

Structural Path			Estimate	SE	CR	P
IQ. QLTY	▼	DTS	.117	.108	1.844	.015
PQ. QLTY	▼	DTS	-.026	.034	-.449	.653
OQ. QLTY	▼	DTS	.045	.067	.550	.583
SQUALITY	▼	DTS	.436	.092	6.967	.000
CS	▼	DTS	.122	.061	2.026	.043
TRUST	▼	DTS	.113	.043	2.092	.036
PRC.PRA	▼	DTS	-.060	.059	-.821	.411
RLG.PRA	▼	DTS	.150	.049	2.392	.017
SP.PRA	▼	DTS	-.051	.044	-.835	.403
PRA	▼	DTS	.212	.056	3.886	.000
LCKDIN	▼	DTS	-.140	.027	-2.654	.008
SWCST	▼	DTS	-.242	.029	-4.939	.000
APTHY	▼	DTS	-.102	.035	-1.882	.060
CMPLXTY	▼	DTS	-.161	.035	-3.492	.000

Table 5 presents the outcomes of the structural model analysis. Service quality shows the strongest positive effect on the decision to switch (β = 0.436, p < 0.001), confirming it as a significant driver. Among its dimensions, only interaction quality exerts a weak but significant positive effect (β = 0.117, p = 0.015), while physical and outcome quality do not display significant influence.

Customer satisfaction (β = 0.122, p = 0.043) and trust (β = 0.113, p = 0.036) are both positively related to switching decisions, suggesting that satisfied and trusting customers are more likely to consider a switch under certain conditions. Similarly, perceived relative advantage (β = 0.212, p < 0.001) is an important predictor, with religion (β = 0.150, p = 0.017) emerging as a significant sub-dimension, whereas price and social prestige are not significant.

In contrast, several mooring factors act as barriers. Locked-in factors (β = –0.140, p = 0.008), switching cost (β = –0.242, p < 0.001), and complexity (β = –0.161, p < 0.001) all exert significant negative effects, indicating that the more customers feel constrained, face higher costs, or perceive the process as complex, the less likely they are to switch. Apathy also shows a negative association (β = –0.102) but is only marginally significant (p = 0.060), suggesting a weaker role. Overall, the findings indicate that service quality, satisfaction, trust, and relative advantage are key drivers that encourage switching, while switching costs, complexity, and lock-in factors act as significant deterrents.

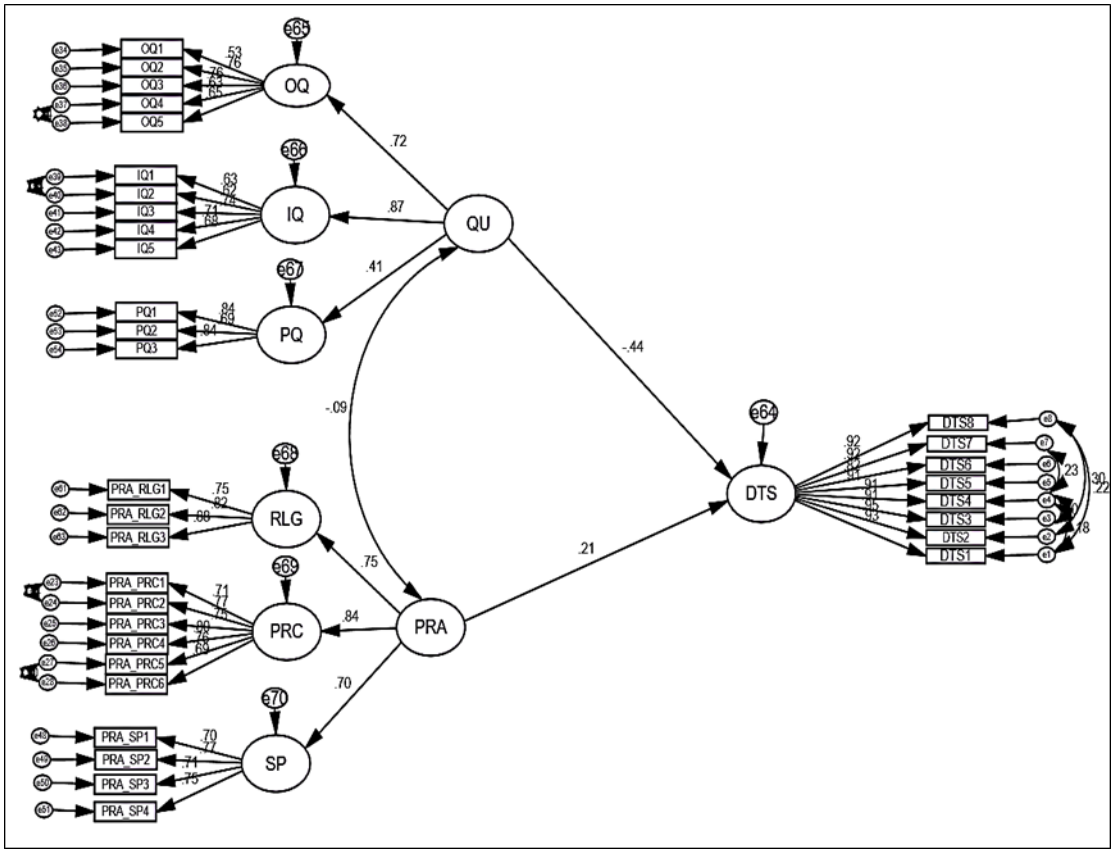

Figure 2. Testing Multi-Dimensions with Outcomes

6. Discussion

Structural Equation Modelling (SEM) was used in the study to explore how push, pull, and mooring factors can influence switch behavior of customers in switching between conventional and Islamic banking in Oman. It was analyzed using 400 valid responses and the model showed ideal fit parameters (c kit squared / df = 1.504; RMSEA = 0.036; CFI = 0.951), which showed that the model is robust. According to the results, push factors show a considerable effect on customer switching choices, on which service quality is the most considerable dimension (2 = 0.436, p < 0.001). This is in line with previous research like Das Guru and Paulssen (2020) whereby a negative service experience especially where issues concerning staff attitude and responsiveness together with the physical appearance of the bank entity prompt customers to seek other service providers. The behaviours demonstrated by customer-facing staff influence the customer perception of service significantly since interaction quality contributes positively to service quality to a large extent (0.117, ppropto 0.05). The physical environment and outcomes, in their turn, did not have a significant influence on the decision to relocate, which means that it is the relational and functional aspects of service delivery rather than the transactional and aesthetic factors. Trust (0.113, p = 0.036) and customer pleasure (0.122, p = 0.043) effects were significant. Those findings are consistent with similar research studies that were previously conducted by Chen, (2019) and Rajaobelina *et al.* (2018), which are based on the conclusion that customers who are not satisfied with and lose their trust in traditional banks may seek more ethical or convenient alternatives and turn to such Islamic banking. It was also positively related to switching intention which was 0.212, p < 0.001 in the perceived relative advantage, in the case of a push factor. This qualifies the

results of the Perceived advantage of Shariah compliance, ethical financing and risk spreading as the pull factors to the Islamic banking as puts across by Dusuki & Abdullah (2007). It was also indicated that the extremely positive impact of the religious motivation (0.150, p = 0.017) was supported, and price (β = -0.060, p = 0.411), social prestige (β = -0.051, p = 0.403) were not important, which means that economic reasons or image issues are not the key drivers of switching in a given case. It is counterintuitive to certain previous studies (e.g., Faiza, 2023) and can possibly expose a more values-driven population orientation in Omani people.

Mooring factors as switching barriers also substantially affected switching decisions, especially switching cost (beta = -0.242 and p < 0.001) and complexity (beta = -0.161 and < 0.001). These results emphasize that the greater customers presume that the process of switching banks is expensive, difficult to understand, or is a bother to them, the less they are going to switch banks, even when they are unhappy. Studies like Park & Kim (2020) and Hati *et al.* (2021) contribute to this view, stating that friction and inertia usually come into play during decisions of consumers. The lock-in effects (0 69 0 014 60 008) too have a negative effect on the switching intention that reflects whether the customers entangled in the long runs financial commitments or emotional devotion are less susceptible to switching despite the Islamic banking being desirable. Nevertheless, apathy (0.102, p = 0.060) was not found significant, which indicates that, although there is passive indifference, it is not a key player in the switch behavior.

7. Conclusion and Recommendations

This study critically examined the determinants of consumer switching behavior from conventional to Islamic banking in Oman by employing PPM theoretical framework and utilizing SEM for empirical analysis. Motivated by the increasing demand for Shariah-compliant financial services and Oman's relatively recent formal integration of Islamic banking, the study aimed to understand the multidimensional factors influencing switching decision. The results revealed that push factors particularly service quality (notably interaction quality), customer satisfaction, and trust play a significant role in driving consumers away from conventional banking. In terms of pull factors, perceived relative advantage and religious motivations emerged as the most influential drivers attracting consumers toward Islamic banks, while factors such as price and social prestige had minimal impact. Conversely, the mooring factors, such as switching cost, complexity, and locked-in effects, worked as critical obstacles, and in many occasions, the motivated consumers were unable to make their switch because of structural and process-related roadblocks.

The results highlight the fact that Islamic banking in Oman does not simply present a religious alternative but is gaining more and more popularity as an ethical, reliant on trust, and socially harmonious financial system. However, its market share is quite low as compared to other counterparts in GCC, due mainly to legacy inertia, lack of general public awareness and operational restriction of traditional systems.

7.1 Recommendations

- Investing in extensive training of staff on communication skills, responsiveness, and personal involvement, which are the main drivers of customer satisfaction and trust.
- Alleviate the perceived complexity by introducing user-friendly digital solutions, provision of product advisory services, usage of Shariah-compliant terminologies and processes explanation to the customer.
- Initiate policies protecting consumers with regulatory back-ups to easify change of accounts, lower the high costs of changing accounts and market competitiveness.
- Develop specific awareness campaigns to inform the people about the principles of Islamic finance, particularly in underserved or semi-urbanized communities that can assist them in making informed choices.

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Does this article screen for similarity?

Yes

Conflict of Interest

The author has no conflicts of interest to declare. There is also no financial interest to report. The author certifies that the submission is original work and is not under review at any other publication.

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