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Factors Influencing Philip Kotler's Theoretical Decisions on Islamic Banks in Riau Province

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Abstract
This study aims to analyze the influence of psychological, social, cultural, and personality factors on customer decisions in choosing Islamic banking products in Riau Province. This study employed a quantitative approach with data analysis techniques using Structural Equation Modeling (SEM) based on SmartPLS. The test results showed that the research model was able to explain 13.4% of the variability in customer decisions (R-Square 0.134). Empirical findings revealed a contrasting pattern between external and internal factors. Cultural (0.178) and Social (0.155) factors proved to have a positive influence, indicating that support from traditional values and the social environment of the Riau community are the main drivers. Conversely, Personality (-0.180) and Psychological (-0.131) factors had a negative influence. This indicates internal barriers, where customer characteristics and their psychological perceptions tend not to align with the current image of Islamic banking. This study recommends that Islamic banking management in Riau implement more modern rebranding strategies and simplify services to overcome customer psychological resistance.
Keywords: Customer Decisions, Islamic Banks, Culture, Psychology, Riau.

Introduction

The development of Islamic banking in Indonesia over the past five years has shown positive trends and consistent growth in three main indicators. Islamic banking assets have increased from around USD 40.92 billion in 2020 to USD 63.25 billion in 2024. This increase reflects the confidence of the community and traders and entrepreneurs in a stable and inclusive Islamic financial system.

Financing disbursed (PYD) has also experienced a significant increase from USD 27.00 billion in 2020 to USD 44.75 billion in 2024. This shows the active role of Islamic banking in supporting the economic sector, especially for micro and medium entrepreneurs (UMKM).

Islamic financing is increasingly popular because the contracts used are considered fair and not burdensome to customers.

Meanwhile, third-party funds (DPK) also continue to grow rapidly from USD 30.30 billion in 2020 to USD 49.12 billion in 2024. The increase in DPK shows public trust in sharia savings products, both savings, deposits and current accounts. This also indicates that sharia financial literacy and inclusion continue to increase, driven by education campaigns and support for the digitalization of banking services. Overall, this trend shows that sharia banking in Indonesia is getting better and is able to compete with the conventional system. Regulatory support, strengthening institutions such as the presence of Bank Syariah Indonesia (BSI), and the acceleration of digital innovation are important catalysts for the growth of the sharia finance industry in Indonesia in the future.

Although the data in the table shows a nominal increase in assets, financing disbursed (PYD), and third-party funds (DPK) of sharia banking in Indonesia in the period from 2020 to 2024, this growth cannot yet be categorized as a significant or transformational leap when compared to the great potential of the Indonesian sharia economy. With a Muslim majority population and a vast halal market potential, the increase from USD 40.92 billion to USD 63.25 billion in five years is considered slow and conservative.

The increase in PYD from USD 27.00 billion to USD 44.75 billion also shows that the intervention of sharia financing into the real sector, especially MSMEs, has not been maximized. Sharia banking still faces major resistance in expanding its financing reach, both due to limited competitive products, delayed digitalization, and weak synergy with strategic sectors. DPK as an indicator of public trust also shows an upward trend, but its increase still does not reflect the massive increase in sharia financial literacy and inclusion. The increase from USD 30.30 billion to USD 49.12 billion over five years indicates that many people still choose the conventional system because it is considered more practical, stable and structured.

Overall, this data shows that despite progress, the rapid growth of sharia banking has not been comparable to its potential and expectations. Without more aggressive regulatory, technological, and general education breakthroughs, Islamic banking risks being left behind by the conventional financial system which continues to grow rapidly digitally and globally. If we look at the declining growth of Islamic banks, it is inversely proportional to the increasing growth of conventional banks according to the following data:

Table 1
Comparison of Sharia Banks with Conventional Banks in Indonesia 2020-2024 (In Billions of USD)

Indicator/year	2020	2021	2022	2023	2024	Compound Annual Growth Rate
Conventional Bank Assets	725.0	785.4 (+8.3%)	845.2 (+7.6%)	895.3 (+5.9%)	950.0 (+6.1%)	+6.9%
Sharia Bank Assets	65.2	68.1 (+4.4%)	70.3 (+3.2%)	71.0 (+1.0%)	71.5 (+0.7%)	+1.8%
Conventional Bank Loans/Financial Debt	480.5	520.1 (+8.2%)	560.5 (+7.8%)	590.2 (+5.3%)	625.0 (+5.9%)	+6.8%
Sharia Bank Financial Debt	42.3	43.5 (+2.8%)	44.0 (+1.1%)	43.7 (-0.7%)	43.0 (-1.6%)	+0.4%
Conventional Bank Deposits	550.2	595.2 (+8.2%)	640.5 (+7.6%)	675.3 (+5.4%)	715.0 (+5.9%)	+6.8%
Sharia Bank Deposits	50.1	51.5 (+2.8%)	52.0 (+1.0%)	51.5 (-1.0%)	50.8 (-1.4%)	+0.3%

Source: www.ojk.go.id

Sharia assets grew only 1.8% per year compared to conventional assets at 6.9%), indicating it cannot keep up with the national market's stagnant market share of 8-9% (2020: 8.2%, 2024: 7.0%). It grew only 0.4% compared to conventional 6.8% with a negative trend since 2023, due to excessively high profit margins (12-15% compared to conventional interest rates of 7-10%). Disguised NPLs: 25% of sharia MSME financing is under "special attention" status (not recorded as NPLs). Growth of 0.3% compared to conventional 6.8% due to: institutional customers (state-owned enterprises/regional-owned enterprises) only deposit 5% of their funds in sharia banks. Uncompetitive products: The profit-sharing ratio for sharia savings is 30% lower than conventional deposits. According to the Financial Services Authority (OJK), several factors are slowing the growth of Islamic banks, including: Islamic digital banking only controls 3% of the e-payment market, a 2-3 year delay in product launches compared to conventional banks. The OJK does not implement special incentives for Islamic expansion. Bank Indonesia (BI) continues to use the same Minimum Reserve Requirement (GWM) regulations for Islamic and conventional banks. A USD 120 million fictitious financing scandal (2022-2023), 5 Islamic banks are on the OJK's special watch list (2024). Indonesian Islamic banks are facing an existential crisis – not due to a lack of demand, but a failure to transform to face modern competition.

In addition to the national ranking, this situation is a national necessity in 38 regions in Indonesia, including Riau Province, the focus of this study. This region, located not far from the Strait of Malacca and closely linked to Malaysia, is experiencing a decline in Islamic banking growth. The following data shows the growth of Islamic banking in Riau Province.

Table 2
Growth of Islamic Banking in Riau Province

Year	Islamic Banking Assets (USD Million)	Asset Growth (%)	PYD (Financing) (USD Million)	PYD Growth (%)
2020	1.200	-	800	-
2021	1.250	+4,17%	820	+2,50%
2022	1.280	+2,40%	830	+1,22%
2023	1.290	+0,78%	825	-0,60%
2024	1.300	+0,77%	810	-1,82%

Source: www.ojk.go.id
Asset growth decreased slightly from 4.17% (2021) to 0.77% (2024), indicating a lack of development or attractiveness of the Islamic banking industry in Riau. Among the causes are a lack of product innovation or intense competition with conventional banks. PYD experienced a decline starting in 2023 (-0.60%) and worsened in 2024 (-1.82%), indicating a decline in business and public interest in Islamic financing. The data highlighted the risk of bad credit (increased non-performing loans). Third-party funds (DPK) declined for two consecutive years, reflecting: Reduced customer confidence due to less competitive yields (ratio). Funds shifted to other instruments. The impact of the global economy, the increase in the Fed's interest rate (2022–2024) caused dollars to flow out of emerging markets, including Riau. Regulations did not help: Lack of fiscal incentives from local governments for the Islamic sector.

Without intervention from the Financial Services Authority (OJK), growth will be negative by 2025, especially amidst uncertainty about oil prices (Riau's primary sector). Riau's Islamic banking sector is facing a multidimensional crisis (liquidity, trust, and regulation). Without collective action, the province risks losing 50% of its Islamic banking market share in Sumatra within three years.

Riau Province, recognized for its strong Malay culture and predominantly Muslim population, presents a highly strategic market for the growth of the Islamic banking sector. Theoretically, this demographic advantage should translate into a dominant market share for Sharia-compliant financial institutions. However, current market dynamics often indicate that conventional banks remain highly competitive, suggesting that religious affiliation alone is not the sole determinant of consumer choice.

To bridge this gap between demographic potential and actual market realization, it is crucial to understand the underlying drivers of consumer behavior. Philip Kotler’s comprehensive theoretical framework outlines that consumer purchasing decisions are influenced by four primary dimensions: cultural, social, personal, and psychological factors. While Kotler's framework is universally acknowledged, there is a distinct lack of localized empirical research applying these specific theoretical dimensions to the Islamic banking sector in Riau Province.

Therefore, the core research problem is the uncertainty regarding which specific factors—within the context of Kotler's theoretical framework—most significantly influence consumer decisions to use Islamic banking services in Riau Province. Furthermore, it remains unclear how traditional Malay-Islamic cultural nuances interact with modern financial needs (psychological and personal factors) to shape banking preferences in this specific region. Therefore, in this study, the problem of factors that influence decisions is formulated using Philip Kotler's theory.

Literature Review

Philip Kotller

According to Kotler, Philip, and Garry (2013), the concept of user behavior can be defined as a form of purchasing behavior by users (individuals or households) who purchase products for personal consumption (Maruapey et al., 2022). User behavior theory focuses on how individuals make different decisions to optimize their resources (Naution et al., 2006). According to Suryani (2013), consumer behavior is a dynamic process that combines the behaviors of individuals, groups, and communities that evolve continuously. Kotler & Keller (2009a) define consumer behavior as an analysis related to how individuals or groups of organizations choose or purchase, or how they use goods or services based on ideas or knowledge gained to satisfy their needs and desires. In the context of this study, consumer behavior is applied to the decisions of Small and Medium Enterprises (PKS) in selecting Sharia Bank products in Riau Province. Consumer behavior is the study of how individuals, groups, and organizations select, purchase, use, and dispose of goods, services, ideas, or experiences to satisfy their wants and needs (Kotler & Keller, 2009a). Consumer behavior describes how individuals make decisions to utilize their available resources (time, money, and effort) to purchase consumption-related goods (Schiffman & Kanuk, 2008).

Meanwhile, Schiffman & Kanuk (2000) analyzed the study of consumer behavior as research to learn how individuals make decisions about distributing their available resources. These resources include time, money, energy, and effort (Mwiya et al., 2017).
Several basic principles of consumer behavior analysis in conventional economic theory are as follows:
a. Scarcity and limited income
b. Buyers can compare expenses and benefits
c. Users cannot always accurately estimate benefits
d. Everything can be substituted for a different product
e. Buyers rely on the Law of Diminishing Marginal Utility
f. (Naution et al., 2006).

According to Qardhawi (1995), there are three basic standards that should guide Muslim consumer behavior:
1. Spending for good and avoiding stinginess
Every asset that Allah SWT bestows upon every human being must be utilized simultaneously for worship of Allah in order to obtain benefits.
2. Avoid waste.

Muslims are constantly encouraged to avoid squandering their wealth and to seek something valuable beyond their needs. This attitude is based on the belief that individuals are accountable for their wealth before the Almighty. Islamic teachings also require every Muslim to use their wealth to meet individual and family needs and to spend it in the way of Allah SWT.

3. Adopt a simple life.
Islamic teachings strongly encourage simplicity in life, even in economic circumstances, because simplicity can foster harmony within society.
From the definition above, consumer behavior theory is defined as the process by which individuals spend their existing or owned resources to acquire goods and services for consumption. The purpose of Islamic consumption is to seek well-being in this world and the hereafter, in accordance with Islamic teachings (Anto, 2003).

According to (Kotler and Keller, 2011), a decision is a process of approaching a problem which consists of recognizing the problem, searching for information, exploring various alternatives, making purchasing decisions and purchasing behavior experienced by users. The purchasing decision process does not only end with the purchase transaction, but also continues with the post-purchase behavioral phase. At this stage, users experience a certain level of satisfaction or dissatisfaction, which will influence their subsequent behavior. If users are satisfied, they will be more likely to make repeat purchases or buy other products from other companies.

According to Setiadi (2003) in user behavior there are external factors (cultural and social factors) and internal factors (personal and psychological factors). External factors, namely (1) cultural factors consisting of culture, sub-culture and social class, (2) social factors consisting of reference groups, family, and roles and status, and internal factors, namely (1) personal factors consisting of age and cycle stages, work, economic conditions, lifestyle, personality and self-concept, (2) psychological factors consisting of motivation, perception, learning processes, beliefs and attitudes. According to (Sunyoto, 2012)
According to (Abdullah & Tantri, 2012) factors that influence user behavior include 1) cultural factors consisting of culture, subculture, social class, 2) social factors consisting of reference groups, family, roles and social status, 3) personal factors consisting of age and life cycle stage, work, economic conditions, lifestyle, 4) psychological factors consisting of motivation, perception, beliefs and attitudes (Nisak & Indarayani, 2021).

Cultural Factors
According to Kotler & Keller (2012), culture is a determinant of desires and behavior, reflected in lifestyles, customs, and traditions, and in the demand for various goods and services. In this case, the behavior of one user will differ from the behavior of another user because there is no homogeneity within the culture itself.

According to Suharno and Sutarso (2014), culture is a collection of basic values, perceptions, desires, and behaviors learned by members of society from family and other institutions (Hanum & Hidayat, 2017).

Cultural factors have the broadest influence on consumer behavior. Culture itself is defined as a set of basic values, perceptions, desires, and behaviors learned by a member of society from family and other important societal institutions (Septiani et al., 2018). According to Kotler (2005), cultural factors have a broad and profound influence on purchasing behavior, including culture, subculture, and social class.

Social Factors
Social factors also influence buyer behavior. Product choices are heavily influenced by small groups, family, friends, and the user's social roles and status (Kotler & Keller, 2012). A person's behavior can also be influenced by social factors such as reference groups, family, and social roles and status. Reference groups consist of all groups that have a direct (face-to-face) or indirect influence on a person's attitudes and behavior. These reference groups have a direct influence on an individual, known as membership groups (ArifZunaidi et al., 2021).

Personal Factors
Purchasing decisions are also influenced by personal characteristics such as age and life cycle stage (product life cycle), occupation, economic situation, lifestyle, and personality (Kotler & Keller, 2012). Purchasing decisions are also influenced by personal characteristics. These characteristics include age and life cycle stage, occupation, economic situation, lifestyle, and the buyer's personality and self-concept (Mauludin et al., 2022).

Personal factors are a way of collecting and categorizing the consistency of an individual's reactions to current situations (Lamb, 2001:221). Internal factors that influence consumer behavior include age, financial situation, lifestyle, personality, and self-concept. From these factors, we can see that personal factors determine consumer behavior in making purchases because by taking age, financial situation, and lifestyle into account, consumer behavior becomes something that must be taken into account (Yusuf et al., 2017).

In the Big Indonesian Dictionary, personal is defined as "human as an individual (human self or oneself)." In essence, humans are whole, unique individuals with the characteristics of individual beings. Throughout their lives, humans have needs that serve their personal interests. These needs are holistic and possess specific and unique characteristics.

According to Kotler (2005:210), consumer decisions are influenced by personal characteristics. These characteristics include age and life cycle stage, occupation, economic situation, lifestyle, and the buyer's personality and self-concept.

Psychological Factors
A person's choice of items to purchase is further influenced by four important psychological factors: motivation, perception, knowledge, and beliefs and attitudes. Based on the above description, it is known that perception is a sub-factor of psychology, which is a factor that influences consumer behavior (Kotler & Keller, 2012).

A person's psychological state is influenced by many factors. According to Allport in Carapedia, psychology is "an individual's thoughts, feelings, and behaviors that are influenced by the actual, imagined, or indirect presence of others." Meanwhile, according to Titchener and Wundt in Carapedia, "psychology is human experience learned from the perspective of the individual experiencing it." According to Kotler (2005:215), a person's purchasing choices are influenced by four main psychological factors: motivation, perception, learning, and beliefs and attitudes.

Previous research

1. Cultural Factors Mismatch

In theory, Kotler stated that culture is the most basic determinant of desires and behavior. However, several modern studies have shown otherwise:

a. Research by Ataini et al. (2021) and research published in the SNEBA UMRI Journal (2024) found that cultural factors have a positive but insignificant influence on consumer decisions.

b. JEMSI (2023), in its study of consumer preferences, also proved that cultural factors have no significant impact. This is often attributed to the shift in lifestyles of modern consumers who prioritize practicality and economic rationality over their traditional cultural background when choosing products or services.

2. Social Factors Mismatch

Kotler believes that reference groups, family, and social status significantly influence choices. In fact, in the Islamic finance sector, this is not always the case:

a. A study by Abu Bakar Akbar (2021) on customer decisions in choosing Islamic Cooperatives/Banking (BMT) found that social variables actually had a negative and insignificant influence on customer decisions.

b. Research by Suawa et al. (which was widely cited in journals from 2021-2022) also confirmed that recommendations from family or friends (social factors) had no significant influence on customers' final decisions.

3. Mismatch in Personal Factors

Age, life cycle stage, occupation, and economic conditions, according to Kotler, are highly personal and influence decisions. However, research findings contradict this in several contexts:

The same study by Abu Bakar Akbar (2021) and consumer behavior research at JEMSI (2023), demonstrated that personal factors do not have a significant influence. This means that variations in a person's age or occupation do not necessarily change their probability of choosing a particular service or bank.

4. Psychological Factors Mismatch

Motivation, perception, and beliefs are the psychological roots of Kotler's theory. However, anomalies were also found here:

a. Recent research at Islamic Banks in Jombang (2025) showed that psychological factors had no significant influence on customers' savings decisions.

b. This is supported by a publication in the Journal of Computers, Information, and Technology (2023/2024) that examined purchasing decisions and found that the significance value of psychological factors was above 0.05 (0.432 to be exact), which statistically indicates no significant influence.

Research Method

This observation uses a quantitative approach to examine the relationship between variables because this approach allows the use of statistical analysis that will produce reliable and asi results(Ghauri& Gronhaug, 2010).

Questionnaires have been used as an instrument to gather information. It is used for the following reasons:(a) it is easy, and information is easy to analyze,(b) the form of research is common among the majority of participants,(c) information is collected in a standard method,(d) it allows the interrogator to gather the most information in small steps,(e) participants have time to consider their answers, and(f) interrogator bias can be avoided because nomor lisan or visual cues are provided to the participant. It also serves as a useful tool for understanding changes in patterns in participants actions, opinions and trends(with clichés berlebihan time)(Sekaran& Bougie, 2016).

For Tharenou et Angkatan laut(AL)(2007), the purpose of carrying out information analysis is to obtain confirmation for the proposed assumptions. Based on this statement, Smart PLS has been used to carry out preliminary analysis of missing numbers, outliers, normality and multicollinearity constructs as an initial stage. The important information analysis method used is the regression technique, which is to determine whether there is a relationship between important variables or the opposite. The correlation test is used to measure the strength of the bond between the variables.
The sample in this study was based on the Slovin formula, consisting of 381 respondents from MSMEs in Riau Province.

Results and Discussion
Smart Partial Least Squares(Smart PLS) was used to analyze the informasi in this study because it is suitable for estimating path models that use latent constructs with numerous indicators and can help to obtain latent variable values for prediction purposes. In smart PLS, evaluation is divided into two parts: outer bentuk evaluation(measurement *bentuk*) and inner *bentuk* evaluation(structural *bentuk*).

Structural Bentuk Evaluation(Inner Bentuk)
The Inner *Bentuk* test was conducted to examine the relationships between constructs, significance values, and R- square of the research *bentuk*.
R- Square Value: Based on informasi processing using SmartPLS, the R- Square value for the Decision variable was 0. 134. This indicates that the Cultural, Social, Personality, and Psychological variables collectively explain 13. 4% of the variability in customer decisions to choose Islamic banks in Riau Province. The remaining 86. 6% is explained by other variables outside this research bentuk(such as service quality, promotions, or religiosity).

Hypothesis Testing(Path Coefficients)
Hypothesis testing was conducted by examining the Path Coefficient valuesand significance values(T- Statistics or P- Values). The following is a summary of the results of the Direct Effects hypothesis test:

Hypothesis	Path Relationship	Original Sample (O)	Direction of Relationship	Description
H1	Culture → Decision	0.178	Positive	Unidirectional
H2	Social → Decision	0.155	Positive	Unidirectional
H3	Psychology → Decision	-0.131	Negative	Opposite
H4	Personality → Decision	-0.180	Negative	Opposite

source: SEM-PLS, 2026

Discussion

Influence of Culture on Decisions(0. 178)

The results show that culture has a positive influence on the decision to choose an Islamic bank, with a coefficient value of 0. 178. This is the strongest(positive) driving factor in this *bentuk*. Interpretation of the Riau Context: This finding aligns with the demographic characteristics of Riau Province, which is steeped in Malay culture and Islamic values. The local culture, which upholds sharia principles(" Adat beralaskan Syarak"), creates a supportive environment. This means that the stronger the cultural and religious valuesheld by the people of Riau, the higher their decision to use Islamic banking products. Islamic banks are considered a representation of their cultural identity.

Social Influence on Decisions(0. 155)

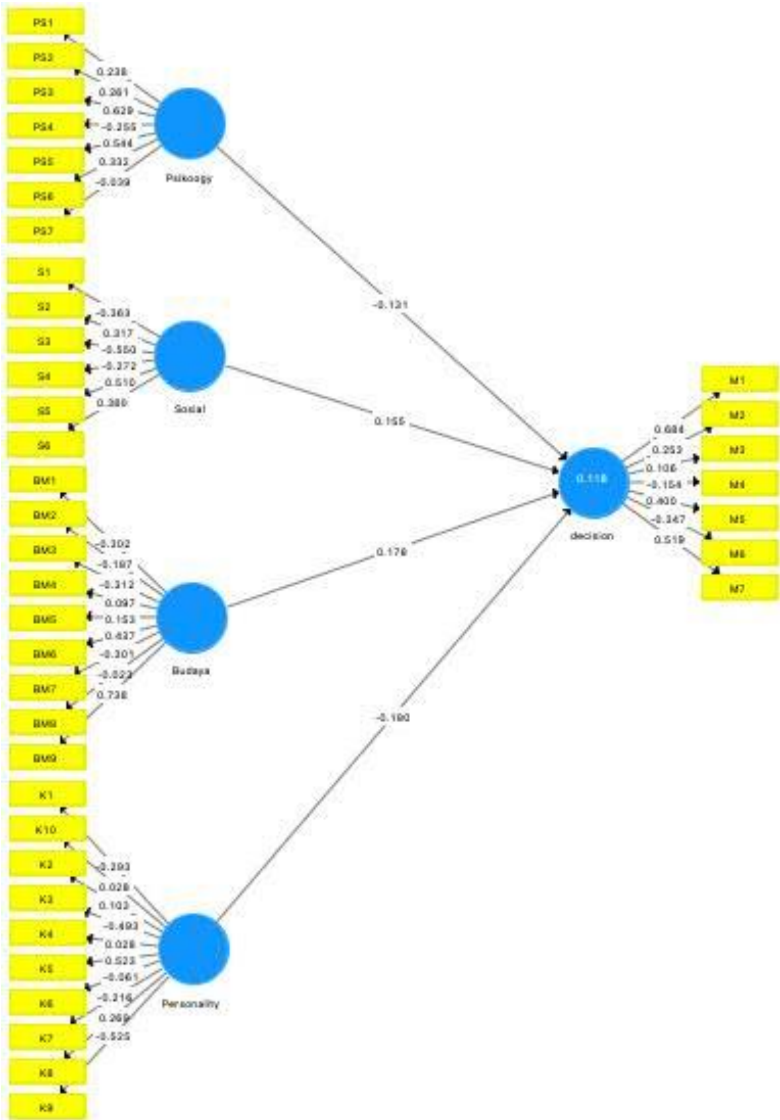
Social variables have a positive influence on decisions, with a coefficient value of 0. 155. Interpretation of the Riau Context: Social environmental factors(family, friends, coworkers, and religious leaders) act as effective influencers. In Riau, financial decisions are often not made purely individually, but rather influenced by community recommendations(" ketuk menjalar"). When a persons social circle already uses or recommends Islamic banks, the perseorangan tends to follow suit to gain social acceptance or a sense of security.

Psychological Influence on Decisions(- 0. 131)

The test results show an interesting phenomenon where psychology has a negative influence(- 0. 131) on decisions. This means that respondents psychological aspects are inversely correlated with their decision to choose an Islamic bank. Logical Interpretation: In this context, a negative value can be interpreted as the presence of a psychological barrier or perceived risk. Comfort Zone: Psychologically, customers in Riau may feel more" safe" and" sering di dengar" with the conventional banks they have long used. Although they know Islamic banks are good(culturally), psychologically they may experience resistance to change or the perception that migrating to Islamic banks is complicated. Learning Perception The more deeply customers think(psychological atau cognitive processes) about banking features, the more likely they are to encounter doubts(e. gram., comparing profit- sharing rates vs. interest), ultimately reducing their decision to choose Sharia- compliant banking.

Influence of Personality on Decisions(- 0. 180)

The Personality variable has the largest negative influence(- 0. 180). This indicates that the personality types of respondents in this sample tend not to align with their choice of Sharia-compliant banks. Logical Interpretation This negative result indicates a mismatch between the respondents perorangan characteristics and the image of Sharia- compliant banks. Pragmatic vs. Idealistic Personality If the majority of respondents have a pragmatic personality(prioritizing speed, advanced technology, and a wide ATM jaringan), they tend to choose conventional banks. Sharia- compliant banks may be perceived as" rigid" or technologically backward, leading respondents with a modern atau dynamic personality to avoid Sharia- compliant banks. Lifestyle Suitability It is possible that Sharia- compliant banks have not yet successfully tapped into customers perorangan identities. Customers feel their personalities are not represented by the current Sharia- compliant bank branding. (Inner Model)



The R-Square value for the dependent variable, Decision, is 0.134. This indicates that the independent variables (Psychology, Social, Culture, and Personality) collectively explain 13.4% of the variation in customer decisions in choosing Islamic banks in Riau Province. The remaining 86.6% is explained by factors outside the research model, such as service quality, location, promotions, or income level. This figure indicates that the model has weak predictive power, but still provides an overview of contributing factors.

Conclusion

Based on the informasi analysis and discussion regarding the influence of psychological, social, cultural, and personality factors on customers decisions to choose Islamic banks in Riau

Province, the following conclusions can be drawn: Variable Contribution(R- Square): Simultaneously, the four independent variables(cultural, social, psychological, and personality) explain 13. 4% of customer decisions. Although their contribution is relatively low, these variables still provide a significant insight into customer behavior in Riau, while the remaining 86. 6% is influenced by factors outside this bentuk. Strong External Support(Culture& Social): External factors are the primary motivator for Riau residents to choose Islamic banks. Culture has the most dominant positive influence(0. 178). This demonstrates that Malay traditional values, which are synonymous with Islam, provide a strong foundation for the acceptance of Islamic banks. Social factors also have a positive influence(0. 155), indicating that recommendations from the surrounding environment(family, friends, religious leaders) are highly effective in influencing perseorangan decisions. Barriers(Psychology& Personality): Conversely, dalam factors within the customer are actually a barrier. Personality has the largest negative influence(- 0. 180). This indicates a mismatch between the customers perorangan characteristics(e. gram., pragmatic or modern) and the current image of Islamic banks. Psychology also has a negative influence(- 0. 131), indicating the presence of psychological barriers, such as perceived procedural complexity or a reluctance to move beyond the comfort zone of conventional banks. Key Implications: An interesting phenomenon has emerged in Riau: While socially and culturally, the community supports Islamic banks, they remain personally(psychologically) skeptical. Therefore, the future strategy of Islamic banks should not be limited to a religious approach(because the cultural atau social aspects are already secure), but should focus on improving the customer experience to eliminate psychological barriers and adapt branding to be relevant to the various personality types of modern customers.

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