

TANGGAPAN NASABAH TERHADAP RENCANA KONVERSI BANK NTB DARI SISTEM KONVENSIIONAL KE SISTEM SYARIAH

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Abstrak

Penelitian ini bertujuan untuk menjelaskan tanggapan nasabah Bank NTB terhadap rencana konversi dari sistem konvensional ke sistem syariah, serta menganalisis tingkat dukungan dan loyalitas nasabah terhadap rencana konversi Bank NTB.

Penelitian ini menggunakan metode kualitatif dan kuantitatif. Metode kuantitatif dilakukan dengan metode deskriptif untuk menggambarkan nilai persentase dari tingkat loyalitas dan dukungan nasabah terhadap rencana konversi Bank NTB. Metode kualitatif dilakukan untuk menjelaskan alasan mengenai mengapa nasabah loyal dan mendukung terhadap rencana Konversi Bank NTB.

Hasil penelitian ini menunjukkan bahwa, dari 90 responden Bank NTB yang menjadi sampel, memiliki tingkat loyalitas sebesar 91% dan memiliki tingkat dukungan sebesar 92%, yang artinya nasabah Bank NTB dominan loyal dan mendukung kebijakan Konversi Bank NTB ke sistem Syariah. Loyalnya nasabah Bank NTB disebabkan karena nasabah Bank membutuhkan Bank Berbasis Syariah sebagai alat transaksi dalam hal simpan pinjam. Sedangkan alasan nasabah mendukung rencana konversi yaitu, karena dengan adanya Bank Syariah nasabah bisa terhindar dari bunga bank (riba).

Kata Kunci: Konversi, Dukungan, Loyalitas.

**CUSTOMERS' RESPONSE TOWARDS THE CONVERSION PLAN OF
NTB BANK FROM CONVENTIONAL SYSTEM
TO SHARIA SYSTEM**

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Abstract

This research was aimed at describing the customers' response towards the conversion plan of NTB Bank from conventional system to sharia, and analyzing the support level and loyalty of the customers towards the conversion plan of NTB Bank.

This research used qualitative and quantitative methods. The quantitative method was conducted with descriptive method to describe the percentage value of the loyalty and support level of the customers towards conversion plan of NTB Bank. The qualitative method was conducted to explain the reason why the customers were loyal and supporting the conversion plan of NTB Bank.

The result of the research showed that from 90 respondents of NTB Bank that became sample had loyalty level of 91% and had support level of 92%, meaning that the customers of NTB Bank were dominant in terms of loyalty and supported the conversion policy of NTB Bank into sharia system. The loyalty of NTB Bank customers was caused by the bank customers needed sharia based bank as a transaction device for saving and loan. Meanwhile, the reason why the customers supported the conversion plan was, with sharia bank, the costumers were able to avoid the bank interest (usury).

Keywords: *Conversion, Support, Loyalty*