

Abstrak

Konversi merupakan perubahan kegiatan operasional konvensional menjadi bank yang menjalankan aktivitas berdasarkan prinsip syariah. Bank Aceh merupakan bank daerah pertama di Indonesia yang sudah berhasil dikonversi ke bank syariah. Penelitian ini dilakukan untuk mengetahui dampak perubahan konversi Bank Aceh ke Bank Aceh Syariah terhadap switching intention. Metode yang digunakan kualitatif deskriptif, melalui hasil wawancara dan dokumen penting Bank Aceh Syariah. Teknik pengambilan sampel menggunakan purposive sampling sebanyak 10 narasumber yaitu pimpinan dan nasabah PT. Bank Aceh Syariah KCP Peunayong. Berdasarkan hasil penelitian dapat disimpulkan bahwa konversi Bank Aceh berdampak terhadap switching intention nasabah yang dipengaruhi oleh 2 (dua) faktor ialah faktor eksternal yaitu persepsi. Sebagian nasabah berpersepsi buruk terhadap konversinya Bank Aceh Syariah, sehingga dapat mempengaruhi switching intention nasabah. Sedangkan faktor internal yaitu kualitas layanan, switching intention nasabah di sebabkan oleh minimnya kualitas layanan yang tersedia.

Kata kunci: Konversi, Switching Intention, persepsi, kualitas layanan, Bank Aceh Syariah.

Abstrack

Conversion is a change in conventional operational activities into a bank that runs activities based on sharia principles. Bank Aceh is the first regional bank in Indonesia that has been successfully converted to Islamic banks. This research was conducted to determine the impact of changes/conversion of Bank Aceh to Aceh Syariah Bank towards switching intention. The method used is qualitative descriptive, through the results of interviews and essential documents of Bank Aceh Syariah. The sampling technique used purposive sampling as many as 10 speakers, namely the leadership and customers of PT. Bank Aceh Syariah Peunayong KCP. Based on the results of the study it can be concluded that the conversion of Bank Aceh has an impact on customer switching intention which is influenced by 2 (two) factors, namely external factors, namely perception. Some customers have a terrible perception of the conversion of Bank Aceh Syariah so that it can affect the switching of customer intentions. While internal factors, namely service quality, customer switching intention is caused by the lack of quality services available.

Keywords: Conversion, Switching Intention, perception, service quality, Bank Aceh Syariah.