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**PERCEPTION LEVEL OF BSI CUSTOMERS IN MEULABOH  
POST ACCOUNT MIGRATION****Teungku Faathir Muhammad Akbar**

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**Abstract**

Bank BSI is known as a banking company resulting from the merger of three sharia commercial banks (Mandiri sharia, BRI sharia, and BNI sharia). There is great hope from all Indonesian people, especially for those who are Muslim, so that this BSI bank becomes a bank that brings many blessings and benefits to many people in the field of financial management. From the information obtained that since the BSI bank was inaugurated and run, there have been several complaints experienced by BSI customers in Meulaboh. Each of these complaints certainly affects the customer's mindset or perception about the BSI bank. This perception is very important for BSI bank management to know, because it can be useful for resolving any existing customer complaints or problems. BSI bank management can use this perception as a benchmark for company performance in every dimension including customer knowledge, professionalism, access, popularity, facilities, legality, products. These dimensions will be used in this study as a tool to measure and describe the extent to which the perception level of BSI customers in Meulaboh is based on demographic factors (age and gender) and non-demographic factors (occupation and income) using quantitative descriptive analysis. There are 100 respondents (BSI customers) who live in Meulaboh as a sample to fill out the research questionnaire. The result of this study is that customer perceptions based on demographic and non-demographic factors range from the medium/neutral category to the very high category. Overall all parts of the perception obtained positive results. It can be concluded from the results of the perception obtained that the community still has confidence in the complaint because it can be resolved properly by the management of the BSI bank in Aceh, especially in the Meulaboh area.

**Keywords:** Bank BSI resulting from the merger; customer complaints; customer perception dimensions; demographic and non-demographic factors; customer perception levels.

Received 10 October 2021, Revised 8 November 2021, Accepted 10 November 2021

**INTRODUCTION**

February 1, 2021 is a historical marker for the merging of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely PT Bank Syariah Indonesia Tbk (BSI). The merging of these three Islamic banks will unite many advantages, thus providing a more complete service, wider reach, and having a better capital capacity (Satiri, 2021).

The presence of BSI in Aceh was welcomed by the provincial government of

Aceh (Fuad, 2021). As we know that Aceh is an area that applies laws/rules based on Islamic sharia in its territory. Quoted from the official website of the Aceh Province Islamic Shari'a Service (Aceh, n.d.), one of the regulations or qanuns that have been set by the Aceh government is the Aceh Qanun (regional regulation) Number 11 of 2018 concerning Sharia Financial Institutions. The regulation states that all financial institutions (banks and non-banks) in the province of

Aceh must be based on the sharia law system. Through this regulation issued by the Aceh government, conventional financial institutions can no longer operate outside of Aceh. However, some people objected because public loyalty to conventional banks was still high. As we all know, conventional banks pay a lot of interest when we save there.

In early June 2021 to be precise on June 7, 2021, BSI Regional I Aceh management carried out a Roll-out or unification of the system (Popularitas, 2018). However, since the Roll-out took place, BSI management tends to receive a lot of complaints from customers. One of them is BSI's management policy that unilaterally automigrates, whereby old customer accounts can no longer be used automatically. According to Delky Nofrizal Qutni as Chair of the Aceh Kreatif Foundation when interviewed by (Endi, 2021), said that the socialization carried out by BSI management via SMS center for 2-3 days was considered too sudden and did not inform customers (ex BRI sharia and BNI sharia) whether they were willing or not. the account is migrated. Migration of old accounts to BSI is considered very forced for a group of customers in Aceh. In addition, some customers in Aceh also felt other complaints, such as ATM machines that were often empty and cases of failed transfers (Serambinews, 2021). This impact is not only detrimental to customers, the good name of the sharia system is also considered bad.

In order to create a sharia bank that is trustworthy and in accordance with Islamic teachings, BSI must be able to provide good quality in serving customers. Service satisfaction received by customers will have a positive impact on the progress of Indonesian Islamic banks in the future. The assessment of customers through their experiences received when transacting using BSI banks will store different important information in customers. This is called perception (perception). Perception is a meaning taken

by a person for all activities experienced through his senses. According to (Iffah, 2018) Perception is a process by which individuals organize and interpret their sensory impressions in order to give meaning to their environment. A person's perception that is received can basically be from objective reality. A person's perception is influenced by three factors, firstly internal factors (attitudes, motives, interests, experiences, and expectations. Second, situational factors (time, work conditions, and social circumstances). Third, internal factors of the target (something new, actions), sounds/words, size/volume, someone's background, a person's proximity to other objects/people (Sudiro, 2018).

In this study, there are seven dimensions of perception that will be studied including:

1. Customer knowledge is information about something that is stored in someone's memory. According to (Romdhoni, 2018) that knowledge is the capacity to take action. The knowledge embedded in the customer can affect his perception of BSI, the good or bad of BSI depends on how much knowledge the customer understands in transacting at BSI.
2. Professionalism is the skill of employees in serving customers. According to (Haryanto, 2020) professionalism (quality of service) is an effort to fulfill customer needs and desires as well as the accuracy of delivery to balance customer expectations. This is a very important thing for the company, when customers know how they are treated by employees at BSI, the good or bad services provided will be a separate assessment for customers who experience it.
3. Access is the entrance to an activity/activity. According to (Ribot & Peluso, 2003) Access is the ability to obtain a benefit or benefit from various things. The ease of access provided in serving customers will create a smooth running of an activity.

4. Popularity is the level of popularity in the eyes of the public about something. Popularity is also related to the company's image, according to (Haryanto, 2020) image is the impression formed in processing information every time from a trusted source about a company to other companies. This popularity is very important to maintain its existence in order to maintain a positive impression for the community.
5. Facilities are facilities and infrastructure provided by an institution to consumers in order to provide convenience and comfort. According to (Wandira, 2018) Facilities are important infrastructure facilities in an effort to increase satisfaction such as providing convenience and comfort for service users. Facilities which are supporting factors for an activity. All the convenience and comfort provided will be assessed by each customer who uses it.
6. Legality is the legal rules and policies issued by the authorized institution. According to (Fitriani, 2017) legality is official information regarding identity, position in a country, as well as matters concerning the business world. The existence of legality that is legalized by the government is a legal force for its existence in the territory of the State of Indonesia so that it is recognized by the community.
7. Product is the result of a work carried out by one or more persons in the form of goods and services. According to (Haryanto, 2020) a product is something that can be offered to the market for attention, ownership, use, or consumption that can satisfy wants and needs. The quality of the product provided will provide satisfaction for its users.

Based on the problems above, the researcher wants to investigate further regarding the perception of BSI customers in Meulaboh after account migration based on

demographic factors (age and gender) and non-demographic factors (occupation and income). The researcher wants to measure and describe the level of perception of BSI customers in Meulaboh after account migration based on demographic and non-demographic factors.

#### **METHOD**

This study uses a quantitative approach with a descriptive method. According to (Arikunto, 2019) descriptive research is research with the aim of investigating the circumstances, conditions, things that have been mentioned with the results presented in the form of a research report. The source of the data obtained in this study is a survey method using a questionnaire distributed to all BSI customers in Meulaboh. The sampling technique used was convenience sampling technique. The number of samples involved in this study were 100 respondents who were BSI customers domiciled in Meulaboh.

The steps that will be carried out in this research include:

- Identifying problems that occur with customers after migrating accounts.  
At the initial stage the researcher will identify significant problems to be solved through descriptive analysis.
- Formulate the problem and determine the objectives and benefits of the research.

The next stage of research is to formulate what needs to be researched and discussed further. The formulation of the problem from this research will be the basis for determining the objectives and benefits provided. The formulation in this study is how the level of customer perception after account migration is based on demographic and non-demographic factors by measuring each perception dimension that has been presented. The purpose and benefits of this research are obtained from the answers to the problem formulation.

- Presenting concrete and clear questions related to the problem.

Presentation of questions to respondents must be in accordance with real conditions in the field and clear to understand. The questions given are not out of the context of the existing problems.

- Distribute questionnaires to respondents who are involved in the problem.

After the questions are considered to be in accordance with the problem, these questions are then compiled in the form of a questionnaire and distributed to respondents through the media or the google form website.

- Perform tabulation and data analysis.

The researcher has obtained the answers to the questions resulting from the distribution of the questionnaire, then the results of the answers are converted

into answer tables for each respondent into a Microsoft excel file. Researchers analyzed each answer using the Microsoft Excel application by adding up each perception dimension based on predetermined factors.

- Summarize the results of the analysis carried out and provide solutions to problems that occur.

The researcher draws conclusions from the data analysis carried out by measuring based on the perception level assessment indicators that have been presented in table 1. The indicators or limits of the level assessment become the basis for determining the respondent's perception category.

research is expected to provide actual results in accordance with real conditions in the field.

**Table 1**  
**Perception Level Assessment Indicators**

Value Range	Category
20 – 36 %	Very Low
37 – 52 %	Low
53 – 68 %	Currently
69 – 84 %	High
85 – 100 %	Very High

## RESULTS AND DISCUSSION

The result of the level of perception assessment on the perception dimension as a whole is high except for the perception dimension of professionalism with moderate results. As listed in table 2 below. Professionalism is an employee's skill or expertise in serving customers. This means

that the customer's perception of the employee's ability to serve customers is moderate or neutral. This shows that the perception given by the people of Meulaboh is still in a neutral position between being satisfied and dissatisfied with the services of BSI employees.

**Table 2**  
**Result of Perception Assessment Level on Perception Dimension**

Perception Dimension	Perception Level
Customer Knowledge	72,93 %
Professionality	66,10 %
Access	72,64 %
Popularity	75,30 %
Facility	73,40 %
Legality	79,60 %
Product	71,88 %
Note: <span style="background-color: yellow;">■</span> = Most dominant result	

The research results based on age, gender, occupation, and income factors will be discussed in detail below as follows:

1. Descriptive Analysis of BSI Customer Perception Level in Meulaboh Based on Demographic Factors (Customer Age and Gender)

**Table 3**  
**BSI Customer Perception Level in Meulaboh Based on Customer Age Factor**

Factor Perception	Age			
	16 – 25	26 - 35	36 - 50	>50
Customer Knowledge	71,90	68,06	77,94	74,44
Professionality	69,54	60,56	62,54	59,63
Access	75,79	64,00	71,43	66,67
Popularity	79,31	62,50	72,86	72,22
Facility	78,48	61,00	69,52	66,22
Legality	80,17	75,83	81,43	76,67
Product	74,48	61,00	73,14	66,67
<b>TOTAL</b>	<b>75,67</b>	<b>64,71</b>	<b>72,69</b>	<b>68,93</b>

From the results above, the perception of customers based on the overall age factor is high, except for those aged 26-35 with moderate results. Ages 16-25 years have a high level of perception and are dominant compared to other ages. Overall, almost all dimensions of perception on the age factor are dominated by the age of 16-25 years. However, there are two dimensions of perception whose value exceeds the age of 16-25 years, including the first, the dimension of customer knowledge which is dominated by the age of 36-50 years. This is because there is still a lack of Islamic financial literacy in millennial children today (Andriani, 2020). Special attention is needed from the BSI

management, government, and academics in supporting the improvement of Islamic financial literacy for millennial children in the Aceh area, especially the Meulaboh area. The increasing understanding of Islamic finance by millennials has a positive impact on the progress of Islamic banking (BSI) itself. Second, legality is the power of law that is enforced to give strength to the existence of BSI in Indonesia, especially Aceh (Meulaboh). The difference in the level of perception of legality is only a few percent. Ages 36-50 give very dominant results which means that they strongly support the presence of BSI as support in the implementation of Aceh Qanun 11 of 2018.

**Table 4**  
**Perception Level of BSI Customers in Meulaboh Based on Customer Gender Factor**

Factor Perception	Gender	
	Man	Woman
Customer Knowledge	77,58	69,29
Professionality	66,14	66,07
Access	71,64	73,43
Popularity	76,59	74,29
Facility	72,36	74,21
Legality	80,68	78,75
Product	72,82	71,14
<b>TOTAL</b>	<b>73,97</b>	<b>72,45</b>

From the results above, it is obtained that the customer's perception based on the gender factor as a whole is high. In the male sex showed more dominant results than the female sex. The difference between the two is only 1.52%. However, there are also female customers who show more dominant results among male customers, including the dimensions of access and facilities. Access is an entry point in carrying out activities/activities, which means that female customers have the perception that access at BSI is the ease of becoming a depositor or financing customer, the services provided can be used anytime and anywhere, and the

office location is easily accessible. Then the customer facilities at BSI are more favored by women. The facilities provided by BSI such as ATMs that are intended for customers can be carried out for 24 hours, maintaining cleanliness and customer safety while at ATMs, and others. Ease of access and completeness of facilities get a higher value from women. As we know, women do a lot of transactions for household needs and personal needs.

2. Descriptive Analysis of the Perception Level of BSI Customers in Meulaboh Based on Non-Demographic Factors (Client's Occupation and Income)

**Table 5**  
**Perception Level of BSI Customers in Meulaboh Based on Customer Occupation Factors**

Factor	Occupation					
	Student	Government Employees	Private Employees	Entrepreneur	Army/Police	Other
Customer Knowledge	71,86	78,17	77,14	68,72	70,00	70,00
Professionalism	69,10	60,83	73,81	57,95	70,00	62,50
Access	74,54	68,00	79,43	65,54	85,00	70,00
Popularity	78,46	70,00	82,86	65,38	87,50	67,50
Facility	77,69	63,60	81,14	66,15	84,00	66,00
Legality	80,00	81,50	82,86	74,62	77,50	77,50
Product	73,85	65,80	80,57	68,00	81,00	65,00
<b>TOTAL</b>	<b>75,07</b>	<b>69,70</b>	<b>79,69</b>	<b>66,62</b>	<b>79,29</b>	<b>68,36</b>

Based on the data above, the results of customer perceptions in Meulaboh based on job factors are high except for self-employed jobs with moderate perceptions. Among the overall work factors, the dominant high result was obtained in the work of private employees which had a value of 79.69%. However, if viewed from the perspective of the perception dimension, on the customer knowledge dimension, it is found that the job as a civil servant has a

more dominant level of perception than other jobs. This shows that the understanding of civil servants such as products (savings or financing), procedures for obtaining credit, and other sharia systems used by BSI are better understood by civil servants. In addition, on the dimensions of professionalism, access, popularity, facilities, and products are won by army/police work. This can happen because they are satisfied with the services provided, ease in managing

all administration, companies that are well known by the public, complete facilities and infrastructure available

according to customer needs, and the emergence of various Islamic banking products.

**Table 6**  
**Perception Level of BSI Customers in Meulaboh Based on Customer Income**

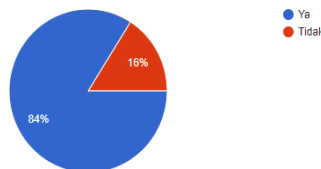
Factor Perception	Income				
	< 500 Thousand	500 Thousand – 1 Million	1–2 Million	2–3 Million	> 3 Million
Customer Knowledge	69,40	75,42	77,41	73,33	77,64
Professionality	67,07	72,08	68,15	67,41	60,83
Access	71,52	80,50	78,22	77,78	68,33
Popularity	75,00	81,25	78,89	81,11	70,42
Facility	74,00	77,00	85,78	78,67	64,33
Legality	77,20	80,00	86,67	77,78	82,50
Product	70,08	77,50	79,11	77,33	69,00
<b>TOTAL</b>	<b>72,04</b>	<b>77,68</b>	<b>79,17</b>	<b>76,20</b>	<b>70,44</b>

From the results above, customer perceptions based on income factors all show high results. Among the incomes of customers who get the dominant high yield is the income of customers of one to two million rupiah. Judging from the customer knowledge dimension, the dominant results are customers who earn more than three million (>3 million). For customers with such income, they are considered to have more experience in managing money in Islamic banking. Then on the dimensions of professionalism, access, and popularity, customers who earn 500 thousand – 1 million are favored. The customer was satisfied with the service and ease of

transacting at BSI which is quite well known to the people of Meulaboh. However, despite the difference in values, other customers also view positively the presence of BSI in the Aceh region, especially in Meulaboh.

Other results were also obtained from questionnaire questions stating customer loyalty to use BSI bank products, from the answers obtained to the question "do you want to be a BSI customer?", from 100 respondents 84 respondents stated they wanted to become BSI customers and 16 respondents said they did not want to be a BSI customer.

7. Apakah anda ingin menjadi nasabah BSI?  
100 jawaban



**Figure 1 Respondents' interest in becoming BSI customers**

Based on the answers to the respondents' interest in becoming BSI customers above, approximately 45% of

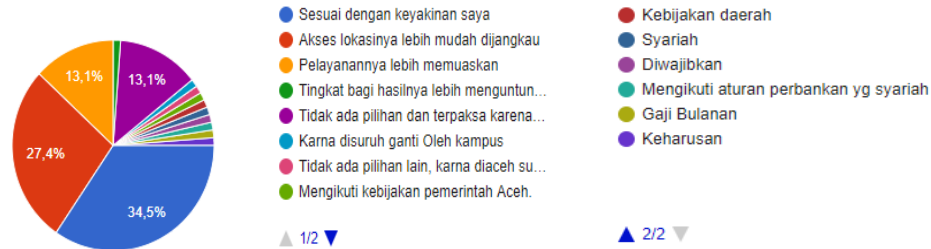
customers want to become BSI customers accompanied by various reasons including being forced to follow Aceh government

policies, having no other choice, and so on. However, the rest of the other respondents who wanted to become BSI customers gave

very positive responses including their belief in BSI, easy access to locations, satisfactory service, and so on.

10. Mengapa anda menggunakan BSI?

84 jawaban



**Figure 2. Reasons for respondents to use BSI**

## CONCLUSION

The results of the above analysis can be concluded that the level of customer perception is based on demographic factors (age is dominated by customers aged 16-25 years and gender is dominated by male customers). Non-demographic factors (occupation is dominated by customers with private employees and income is dominated by customers earning one to two million rupiah).

In the customer perception dimension, all perception dimensions get high results except for the professionalism dimension with a moderate level of perception. The dimension of professionalism relates to the expertise of employees in serving customers. The perception given by the meulaboh community regarding professionalism is in the middle (neutral) position between satisfied and dissatisfied. We can understand this because BSI bank is a merged bank where each customer experiences different services when the bank is not yet merged. For example, some customers like the services provided by one bank (Mandiri Syariah, BRI Syariah, BNI Syariah) only. However, after being combined, the three banks must unify their service system. Therefore, it makes customers feel satisfied and dissatisfied with the professionalism of the employees provided. However, this can be used as a momentum for companies to improve

employee professionalism (quality of service) provided to customers. Judging from the existing perception, the community still has confidence that the complaint can be resolved properly by the BSI management in Aceh, especially in the Meulaboh area.

The results of the research above have answered the purpose of this study, which is to measure the extent to which the level of customer perception after account migration is based on demographic and non-demographic factors. The assessment indicators obtained from this study ranged from the moderate/neutral category to the very high category. This means that the perception level of the meulaboh community who became BSI customers after account migration based on demographic and non-demographic factors as a whole is positive.

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