

## Dampak Pasca Merger Perbankan Syariah di Indonesia (Studi Kasus: BSM, BNIS dan BRIS menjadi BSI) = Post-Merger Impact of Islamic Banking in Indonesia (Case Study: BSM, BNIS and BRIS to become BSI)

Abdullah Hasan Alifuddin, author

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### Abstrak

BSI merupakan produk merger bank Syariah pertama di Indonesia yang diresmikan pada 2021 lalu. Penggabungan 3 bank Syariah tersebut telah menghasilkan satu bank syariah besar yang digadangkan pemerintah akan mampu mendorong pertumbuhan pangsa pasar bank Syariah di Indonesia, dengan harapan mampu berdaya saing global. Kini, telah dua tahun berlalu pasca lahirnya BSI, perlu kiranya untuk meninjau perkembangan, khususnya dampak pasca kebijakan merger tersebut. Penelitian ini merupakan penelitian kualitatif deskriptif, yang bertujuan menganalisis dampak merger pasca diresmikannya BSI, dengan focus pada aspek Pangsa Pasar, Kinerja Bank, Jumlah Nasabah dan SDM. Hasil penelitian menunjukkan bahwa merger secara umum telah memberikan dampak positif terhadap pertumbuhan bank yang ditunjukkan dengan meningkatnya pangsa pasar, kinerja bank, dan jumlah nasabah, tanpa membuat kebijakan PHK bagi SDM mereka. Meskipun begitu, terdapat beberapa hal yang perlu diperhatikan dari keempat aspek yang menunjukkan bahwa BSI saat ini, baik secara internal maupun eksternal masih dalam masa transisi pasca merger menuju kondisi optimal yang diharapkan.

..... BSI is the first Sharia bank merger product in Indonesia which was inaugurated in 2021. The merger of those 3 Islamic banks has resulted in a large Islamic bank which the government predicts will be able to encourage the growth of the market share of Islamic banks in Indonesia, with the hope of being able to compete globally. Now, two years have passed after the birth of BSI, it is necessary to review developments, especially the impact of the post-merger policy. This research is a descriptive qualitative research, which aims to analyze the impact of the merger after the inauguration of BSI, with a focus on aspects of Market Share, Bank Performance, Number of Customers and Human Resources. The results of the study show that mergers in general have had a positive impact on bank growth as indicated by increasing market share, bank performance and number of customers, without making layoff policies for their human resources. Even so, there are several things that need to be considered from the four aspects which indicate that BSI is currently, both internally and externally, still in a post-merger transition period towards the expected optimal conditions