

ABSTRAK

Skripsi dengan judul “Strategi yang dilakukan Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman dalam Menghadapi Dampak Adanya *Merger* Ketiga Bank Syariah” ditulis oleh Donna Ayu Wandira, NIM 12401183298, jurusan Perbankan Syariah, Fakultas Ekonomi dan Bisnis Islam (FEBI), UIN Sayyid Ali Rahmatullah Tulungagung, pembimbing Prof. Dr. Ngainun Naim, M. H. I.

Penelitian dalam skripsi ini dilatarbelakangi oleh adanya fenomena baru didalam perbankan syariah yaitu penggabungan atau *merger* dari ketiga bank syariah BUMN di Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman. Hal ini secara tidak langsung membuktikan bahwa ada dampak yang signifikan dalam menghadapi fenomena tersebut oleh pelaku perbankan. Hal tersebut menandakan adanya permasalahan dalam menghadapi *merger* yang dilakukan oleh Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman.

Permasalahan yang dirumuskan oleh peneliti terdapat 3 pertanyaan: (1) Bagaimana hambatan yang dirasakan Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman dalam menghadapi *merger* ketiga bank syariah?, (2) Bagaimana keuntungan yang dialami Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman dalam menghadapi *merger* ketiga bank syariah?, (3) Bagaimana dampak yang dirasakan Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman dalam menghadapi *merger* ketiga bank syariah?.

Penelitian ini termasuk penelitian studi lapangan, dalam proses pelaksanaannya penelitian ini menggunakan pendekatan kualitatif menghasilkan data deskriptif yang memfokuskan kajiannya pada strategi yang dilakukan Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman dalam menghadapi dampak adanya *merger* ketiga bank syariah. Data diambil dengan metode wawancara dengan para pegawai Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman dan dilakukan observasi dan dokumentasi, selanjutnya data diolah kemudian dianalisis.

Berdasarkan penelitian yang telah dilakukan terkait strategi yang dilakukan Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman dalam menghadapi dampak adanya *merger* ketiga bank syariah, maka diperoleh kesimpulan bahwa, (1) Hambatan Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman pasca *merger* ada dua, pertama dari eksternal masih belum ada sedangkan dari internal yaitu harus bisa menyatukan *culture* yang berbeda menjadi satu dan ada hambatan saat migrasi. (2) Keuntungan Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman pasca *merger* adalah *market share* naik, meningkatnya nasabah pengguna *BSI mobile*, bisa berkesempatan untuk melakukan *product holding* ke nasabah saat migrasi. (3) Dampak Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman pasca *merger* ada dampak positif berupa penambahan nasabah dan promosi dipermudah, sedangkan dampak negatifnya ada perebutan target yang sudah tertata dan di kabupaten Tulungagung sendiri masih belum ada mesin ATM setor tunai.

Kata Kunci: strategi, dampak, merger, Bank Syariah Indonesia (BSI).

ABSTRACT

Thesis entitled "Strategies by Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman in Facing the Impact of the Third Merger of Sharia Banks" written by Donna Ayu Wandira, NIM 12401183298, Department of Islamic Banking, Faculty of Economics and Islamic Business (FEBI), UIN Sayyid Ali Rahmatullah Tulungagung, supervisor of Prof. Dr. Ngainun Naim, M. H. I.

The research in this thesis is motivated by the existence of a new phenomenon in Islamic banking, namely the merger of the three state-owned Islamic banks at Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman. This indirectly proves that there is a significant impact in dealing with this phenomenon by banking actors. This indicates that there are problems in dealing with the merger conducted by Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman.

The problems formulated by the researchers contained 3 questions: (1) How were the obstacles felt by the Indonesian Sharia Bank (BSI) KCP Tulungagung Sudirman in facing the merger of the three Islamic banks?, (2) What were the advantages experienced by the Indonesian Sharia Bank (BSI) KCP Tulungagung Sudirman in facing the merger of the three sharia banks?, (3) How is the impact felt by Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman in facing the merger of the three sharia banks?.

This research includes field study research, in the implementation process this research uses a qualitative approach to produce descriptive data that focuses its study on the strategy carried out by the Indonesian Islamic Bank (BSI) KCP Tulungagung Sudirman in dealing with the impact of the merger of the three Islamic banks. The data was taken by interviewing the employees of Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman and observation and documentation were carried out, then the data was processed and then analyzed.

Based on the research that has been carried out regarding the strategy carried out by the Indonesian Sharia Bank (BSI) KCP Tulungagung Sudirman in dealing with the impact of the merger of the three Islamic banks, it is concluded that, (1) There are two obstacles to the Indonesian Sharia Bank (BSI) KCP Tulungagung Sudirman after the merger, first, from external there is still no while from internal, that is, it must be able to unite different cultures into one and there are obstacles during migration. (2) The advantage of Bank Syariah Indonesia (BSI) KCP Tulungagung Sudirman after the merger is an increase in market share, increasing customers using mobile BSI, can have the opportunity to do product holding to customers during migration. (3) The impact of the Indonesian Sharia Bank (BSI) KCP Tulungagung Sudirman after the merger there was a positive impact in the form of increasing customers and facilitating promotion, while the negative impact was that there was a struggle for targets that had been arranged and in Tulungagung district itself there was still no cash deposit ATM machine.

Keywords: *strategy, impact, merger, Bank Syariah Indonesia (BSI).*