



Merger to Attract Customer Interest: Case Study of Bank Syariah Indonesia

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Abstract

The aim of this research is to find out how the merger is implemented in attracting customer interest, to find out what the marketing strategy is BSI Denpasar Branch Office in attracting customer interest. Methodology The research used is qualitative research using triangulation in credibility testing as checking data from various sources in various ways and at various times. Informants in this research is an employee of Bank Syariah Indonesia Denpasar Branch and a BSI customer using purposive techniques. As well as data collection in the form of : Interviews and Documentation. These results show interest customers even with the merger.

Keyword: Bank, BSI, Customer Interest

1. INTRODUCTION

The process of merging three large Islamic banks in Indonesia is one of the milestones that will open up many new opportunities to support the people's economy nationally. Each sharia bank has its own background and history, thereby further strengthening BSI's position going forward. Product diversification is needed to attract customers or service users, one of which is by providing trust and services that are able to captivate customers. Customer interest and trust is not an easy thing to achieve, it takes a mature strategy and calculation to get around this problem.

In accordance with Law no. 21 of 2008 concerning Sharia Banking, which is quoted in Muhammad Syafi'i Antonio's book that, a sharia bank is a bank that carries out business activities based on sharia principles, or principles of Islamic law regulated in the fatwa of the Indonesian Ulema Council such as the principles of justice and balance ('adl wa tawazun), benefit (maslahah), universalism ('alamiyah), and does not contain gharar, maysir, usury, unjust and haram objects. [Muhammad Syafi'i Antonio. Sharia Banking from Theory and Practice. (Jakarta: Mitra Wacana Media, 2013), p. 227]

Bank Syariah Indonesia, which is a merger between three large banks in Indonesia, namely, PT Bank Syariah Mandiri Tbk, PT Bank BNI Syariah Tbk, and PT Bank BRI Syariah Indonesia was inaugurated on February 1 2021 by President Joko Widodo.

As a country with the largest Muslim population in the world, of course the potential for the sharia financial industry is quite promising in the future. This can of course happen if there is synergy between policy holders and also public awareness of sharia-based halal

transactions which continue to be enforced in economic principles, as for the legal basis regarding the ability to cooperate in transactions

2. RESEARCH METHOD

Merger Of Sharia Bank Indonesian uses the method of literature study and exploration of the Merger Of Sharia Bank Indonesian. In its preparation, complete and relevant information and data are required which include:

1. Literature Study

Literature study is a data collection technique carried out from various sources references related to Merger Of Sharia Bank Indonesian. In the literature study, information is obtained about the theories, methods and concepts that are appropriate to the problem. The references obtained are from several books and research journals that have been conducted.

2. Exploration

Exploration carried out in research aims to gain broader knowledge about a situation. In the exploration process and stages, Marketing Mix Strategy in detail. From the process of collecting these forms,

3. THEORITICAL REVIEW

a) Merger

Merger comes from the word "mergere" (latin) which means joining together, uniting, combining. Causes dissipation by absorption or swallowing of things. The definition of a merger is a merger of two or more businesses in which only one company survives as a legal entity while the others stop their activities or dissolve.

b) Bank Syariah Indonesia

Bank Syariah Indonesia is a bank in Indonesia engaged in Islamic banking. This bank was inaugurated on February 1 2021 at 13.00 WIB or coinciding with the 19th of Jumadil Akhir 1442 H. This bank is the result of a merger of Bank Mandiri Syariah, BNI Syariah and BRI Syariah which became one

c) Product Diversification

Diversification can be achieved through the merger of two or more companies engaged in different industries. The goal is to reduce risk

4. RESEARCH RESULTS AND DISCUSSION

Based on the results of research, data analysis, and discussion regarding how the merger is implemented in attracting customer interest, the following conclusions can be drawn:

Implementation of the merger of three Sharia Banks: BNI Syariah, BRI Syariah, Mandiri Syariah which became Bank Syariah Indonesia Denpasar Gatsu. The joining of these three banks has changed the Bank's system into a synergistic direction by introducing new products with diversification which is very effective in increasing customers. As for what BSI is taking, the steps it is taking to remain synergistic are changing the company's work culture and innovating superior products for each bank as well as integrating employees into one work unit and with the composition of each company and also by implementing moral core values. And also the technology used now is more sophisticated than previous technology. Bank Syariah Indonesia's marketing strategy to attract customer interest is by gaining profits from relationships with consumers and building a combination of marketing elements. BSI's method is also to attract customer interest by promoting its products on its social media accounts, with the information provided by BSI being very clear and positive.

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