

ABSTRAK

Pada Februari 2021 Indonesia telah memiliki bank syariah yang berasal dari penggabungan 3 bank syariah milik HIMBARA (Himpunan Bank Milik Negara) menjadi Bank Syariah Indonesia (BSI). Asset BSI sebesar Rp240 triliun dan modal inti sebesar Rp22,6 triliun serta BSI menduduki peringkat 7 nasional. Kehadiran BSI telah menjadi pesaing yang cukup serius bagi industri perbankan, baik perbankan nasional maupun perbankan syariah.

Metode penelitian pada penelitian ini adalah metode kualitatif. Wawancara merupakan metode pengumpulan data primer untuk pengumpulan data metodologi kualitatif. Responden pada penelitian ini adalah Kepala Divisi Syariah Bank XYZ Syariah.

Kesimpulan dari penelitian ini adalah Bank XYZ Syariah sangat siap dan berkomitmen terhadap *merger* bank syariah milik HIMBARA. Hasil Analisis Posisi Kompetitif Kekuatan Bisnis Bank XYZ Syariah yaitu kemampuan bersaing pada harga dan kualitas serta pengetahuan akan pasar dan konsumen merupakan posisi kuat serta pangsa pasar relatif, *profit margin relative* atas pesaing, kekuatan dan kelemahan kompetitif, kapabilitas teknologi, dan caliber of management merupakan posisi rata-rata. Sebelum *merger*, Bank XYZ Syariah sangat kompetitif dan mendominasi. Namun, setelah terjadi *merger*, *profit margin relative* menjadi di bawah profit margin BSI. Kondisi tersebut dikarenakan oleh kondisi fundamental yang terjadi di Bank XYZ Syariah yaitu terjadi kenaikan NPF pada September 2021 dibanding Desember 2020. Hasil Analisis Lima Kekuatan Bank XYZ Syariah yaitu kekuatan pemasok merupakan ancaman rendah, produk pengganti dan pelengkap serta kekuatan pembeli merupakan ancaman sedang, sedangkan persaingan dalam lingkungan sendiri dan pendatang merupakan ancaman yang tinggi. Bank XYZ Syariah meyakini bahwa *merger* bank syariah milik HIMBARA ini mengubah peta industri, sehingga BANK XYZ Syariah harus adaptif terhadap kondisi industri perbankan syariah saat ini.

Kata kunci: kesiapan, merger, bank syariah, kompetitif, Analisis Posisi Kompetitif Kekuatan, Analisis Lima Kekuatan.

ABSTRACT

Since 1st February 2021, Indonesia has owned a sharia bank, resulting from the merger of 3 sharia banks owned by HIMBARA (a set of state-owned banks). It is called Bank Syariah Indonesia (BSI). BSI has Rp240 billion of its assets and the core capital is Rp22,6 billion, and BSI is in the 7th national ranking. The presence of BSI has become a significant competitor for Indonesian banking industries, either national or sharia banking.

Particularly, the research method of this paper was qualitative. The interview was the data collecting technique of primary data. In detail, the respondent of this research was the Head of Sharia Division of XYZ Sharia Bank.

In conclusion, it shows that XYZ Sharia Bank was ready and committed to deal with the merger of sharia banks owned by HIMBARA. Based on the result of Competitive Position Analysis of Business Strength of XYZ Sharia Bank, it reveals that competitiveness in price, quality, and knowledge about market and consumers was firm; and, it had a relative market share and profit margin against its competitors, and competitive strength and weakness and technology capability, and caliber of management were in the average position. Before the commencement of the merger, XYZ Sharia Bank was highly competitive and dominating. However, after the merger, its relative profit margin was under the profit margin of BSI. Such a condition was due to fundamental changes arising in XYZ Sharia Bank, wherein there was an NPF increase in September 2021 than in December 2020. Moreover, the result of the Five Forces Analysis of XYZ Sharia Bank depicts that the strength of suppliers was a minor threat, substitute and complement products and purchaser's power were a moderate threat, and external and internal competition was a major threat. XYZ Sharia Bank believed that the merger of sharia bank owned by HIMBARA has changed the industrial map so that XYZ Sharia Bank must be adaptive towards the current sharia banking industry.

Keywords: merger readiness, sharia bank, competitive, Competitive Position Analysis of Business Strength, Five Forces Analysis.