



## INTISARI

Penelitian ini bertujuan membandingkan modal, pembiayaan, aset, dan Dana Pihak Ketiga (DPK) sebelum dan sesudah merger Bank Rakyat Indonesia Syariah (BRIS), Bank Negara Indonesia Syariah (BNIS), dan Bank Syariah Mandiri (BSM). Selain itu, penelitian ini mengevaluasi perubahan posisi pasar ketiga bank tersebut pasca-merger dengan membandingkannya terhadap bank syariah lain di Indonesia. Analisis data dilakukan dengan metode kuantitatif dan pendekatan komparatif dengan tahun amatan 2018-2023. Populasi dalam penelitian ini berjumlah 3 sebelum merger dan menjadi 1 setelah merger. Data diolah menggunakan SPSS melalui beberapa tahap, termasuk Uji Asumsi Klasik, Uji Normalitas (*Shapiro-Wilk*), dan Uji Hipotesis (*Paired Sample t-test*). Hasil analisis menunjukkan peningkatan signifikan pada modal, pembiayaan, aset, dan DPK setelah merger, menandakan keberhasilan dan efektivitas tujuan pemerintah. Bank Syariah Indonesia juga berhasil meningkatkan kinerja dan memperkuat posisinya di industri perbankan syariah.

**Kata Kunci** : aset, BSI, DPK, merger, modal, pembiayaan, posisi pasar



## ABSTRACT

*This study aims to compare the capital, financing, assets, and Third Party Funds (DPK) before and after the merger of Bank Rakyat Indonesia Syariah (BRIS), Bank Negara Indonesia Syariah (BNIS), and Bank Syariah Mandiri (BSM). Additionally, it evaluates changes in the market position of these banks post-merger by comparing them to other Islamic banks in Indonesia. Data analysis was conducted using quantitative methods and a comparative approach, with observations from 2018 to 2023. The research population consisted of three banks before the merger, which became one entity after the merger. Data were processed using SPSS through several stages, including Classical Assumption Tests, Normality Tests (Shapiro-Wilk), and Hypothesis Tests (Paired Sample *t*-test). The analysis results showed significant increases in capital, financing, assets, and DPK after the merger, indicating the success and effectiveness of the government's objectives. Bank Syariah Indonesia improved its performance and strengthened its position in the Islamic banking industry.*

**Keywords:** *assets, BSI, capital, DPK, financing, market share, merger.*