

Performance Analysis of Bank BNI Syariah Before and After Becoming Bank Syariah Indonesia (BSI)

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Abstract: *The government's policy of merging three state-owned sharia banking companies provides market share opportunities for Bank Syariah Indonesia to support the growth of sharia banking. The three banks are Bank Syariah Mandiri (BSM), Bank Rakyat Indonesia (BRIS), and Bank Negara Indonesia Syariah (BNIS).*

The aim of this research is to describe the performance of Bank BNI Syariah before and after becoming Bank Syariah Indonesia using the filed research method with interview data which is then analyzed.

The research results show that Islamic banks are experiencing very rapid development, so they require special strategies to become superior, one of which is by improving the banking service system and continuously making improvements. In the process, there have been several changes in the performance system of sharia banks, including increasing the types of financing and types of savings currently available at Indonesian sharia banks. Like pension savings which only came into existence when it was merged into Bank Syariah Indonesia and this was followed by other similar product

Keywords: *Performance, Analysis, Bank BNI Syariah, Bank Syariah Indonesia (BSI)*

INTRODUCTION

On February 1 2021, which coincides with 19 Jumadil Akhir 1442 H, it marks the history of the merger of Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI). This merger will combine the advantages of the three Sharia Banks to provide more complete services, wider reach, and have better capital capacity. Supported by synergy with parent companies (Mandiri, BNI, BRI) as well as government commitment

through the Ministry of BUMN, Bank Syariah Indonesia is encouraged to be able to compete at the global level.

Bank Negara Indonesia (BNI) is one of the banks that was merged into Bank Syariah Indonesia (BSI). Therefore, the author is interested in finding out the differences in the service performance of Bank Negara Indonesia (BNI) before and after becoming Bank Syariah Indonesia (BSI) because this bank has just been established and no one has researched the differences between

the bank before and after it became Bank Syariah Indonesia (BSI).

THEORETICAL STUDY . Indonesian Sharia Bank

Banks have a strategic role in a country's economy. As an intermediation institution, banks play a role in mobilizing public funds which are used to finance investment activities and provide service facilities in payment traffic. Apart from carrying out these two plans, banks also function as a medium for transmitting monetary policy carried out by the central bank. A bank is a department of store, which is a service organization or providing various types of financial services. Banks are known as financial institutions whose main activity is accepting checking deposits, savings and deposits. Banks in Article 1 paragraph (2) of Law no. 10 of 1998 concerning amendments to Law no. 7 of 1992 concerning banking is a business entity that collects funds from the public in the form of savings and distributes them to the public in the form of credit and/or other forms in order to increase the living standards of many people. One type of bank in Indonesia is Bank Negara Indonesia (BNI) which where Bank Negara Indonesia is one of the banks that was merged into Bank Syariah Indonesia or can be called BSI, BSI is the result of the merger of three banks, namely Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into one entity, namely Bank Syariah Indonesia (BSI) On

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Bank Syariah Indonesia officially serves all Indonesian customers and society with a single system as of November 1 2021. This marks the final stage of the customer migration process and a new beginning for the world of sharia banking in Indonesia. After this single system, all products and services in the three legacy banks can be served entirely in one Bank Syariah Indonesia (BSI) system. Apart from that, this single system means that BSI has one core banking system, one enterprise data, one bank code code, namely 451, and one financial reporting, all under the name Bank Syariah Indonesia BSI.

Meanwhile, regarding the customer migration process, BSI has completed the entire process in July 2021, which means 4 months faster than the target set for November 2021. The main director of Bank Negara Indonesia Syariah (BNIS), Hery Gunardy, said that the auto migration process aims to

integrating the systems of three banks, one of which is Bank Negara Indonesia Syariah (BNIS).

Employee Performance in Service Improvement

According to Henry, performance is the real behavior displayed by each person as a work achievement produced by employees according to their role in the agency. So in conclusion, employee performance is the results and output produced by an employee in accordance with their role in the organization in a certain period. Good employee performance is one of the most important factors in an agency's efforts to increase productivity. An employee's performance is an individual matter, because each employee has a different level of ability in carrying out their duties. In this case, employee performance also influences service improvement in a company.

RESEARCH METHODS

This type of research is field research, namely research carried out directly in the field to explore and obtain the desired data objectively and which can then be accounted for. The approach of this research is qualitative descriptive to describe regarding aspects relating to this research. This research was carried out at PT. Bank Syariah Indonesia, Tbk KCP Bondowoso is a banking institution that is based on Islamic values. Bank Syariah Indonesia (BSI) is the largest Sharia Bank in Indonesia. This bank is the

result of a merger or merger of three sharia banks, namely Mandiri Syariah, BNI Syariah and BRI Syariah. BSI Bank itself officially started operating on February 1 2021.

DISCUSSION

Bank Syariah Indonesia, as the country with the largest Muslim population in the world, has the potential to become a leader in the Sharia financial industry. Increasing public awareness of halal matter and strong stakeholder support are important factors in developing the halal industrial ecosystem in Indonesia. This includes Sharia Banks. Sharia Banks play an important role as facilitators in all economic activities in the halal industrial ecosystem. The existence of the Sharia banking industry in Indonesia itself has experienced significant increase and development in the past three decades. Product innovation, service improvements and network development show positive trends from year to year. In fact, the enthusiasm for acceleration is also reflected in the number of Sharia Banks that carry out corporate actions. This is no exception to the Sharia banks owned by state-owned banks, namely Bank Syariah Mandiri, BNI Syariah and BRI Syariah.

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one entity, namely Bank Syariah Indonesia (BSI). This merger will combine the advantages of the three Sharia Banks to provide more complete services, wider reach, and have better capital capacity. Supported by synergy with parent companies (Mandiri, BNI, BRI) as well as government commitment through the Ministry of BUMN, Bank Syariah Indonesia is encouraged to be able to compete at the global level. The merger of the three Sharia Banks is an effort to create a Sharia Bank that is the pride of the people, which is expected to become a new energy for national economic development and contribute to the welfare of the wider community. The existence of Bank Syariah Indonesia is also a reflection of the face of Sharia banking in Indonesia which is modern, universal, and provides goodness for all of nature (Rahmatan Lil 'Aalamiin).

Banking today is experiencing very fast speed, therefore a special strategy is needed to become an advantage for the bank, one of which is through a service improvement system. In the process, there have been several changes in the performance system of Islamic banks, among others.

1. Vision and Mission of Bank Syariah Indonesia (BSI)

a) Vision

TOP 10 GLOBAL ISLAMIC BANK " To Become Top 10 Global Islamic Bank Based on Market Capitalization Within Five Years"

b) Mission

- Providing access to sharia financial solutions in Indonesia. Serving > 20 million customers and becoming a top 5 bank based on assets (500 T) and book value of 50 T in 2025.
- To become a large bank that provides the best value for shareholders. Top 5 most profitable banks in Indonesia (ROE 18%) and strong valuation (PB > 2).
- To be the company of choice and pride of Indonesia's best talents. A company with strong values that empowers communities and is committed to employee development with a performance-based culture.

2. Advantages of Indonesian Sharia Bank (BSI)

Bank Syariah Indonesia (BSI) has the following advantages : (1) Account bookkeeping can be done at all branches of Bank Syariah Mandiri (BSM), Bank Rakyat Indonesia (BRIS). Bank Negara Indonesia Syariah / (BNIS) which has become a giant sharia bank or known as Bank Syariah Indonesia (BSI); (2) *Online facilities* in all Bank Syariah Indonesia (BSI) branches; (3) Bank Syariah Indonesia (BSI) *Card* can be used at all ATM machines, 24 hour service via *E-banking* (*SMS banking, telephone banking and internet banking*); (4) Indonesian Sharia Bank (BSI) now has more financing, savings and branch products than before.

3. Product Bank Negara Indonesia (BNI) and Bank Syariah Indonesia (BSI)

a. Financing Products

Bank Negara Indonesia (BNI) Financing Products

a) BNI IB Entrepreneurship

BNI IB Wirausaha is aimed at meeting business financing needs, with financing amounts from IDR 50 million to IDR 500 million which are processed more quickly and flexibly in accordance with sharia principles. The types of contracts used are murabahah, mudharabah and musyarakah.

b) BNI IB Small and Large Business

BNI iB Small Business is working capital or investment financing for small entrepreneurs up to IDR 10 billion based on the principles of murabaha, musyarakah, mudharabah and ijarah.

BNI Sharia Large Financing is working capital or investment financing for medium-sized entrepreneurs and corporations above IDR 10 billion based on the principles of Murabahah, Mudharabah, Musyarakah and Ijarah.

Indonesian Sharia Bank (BSI) Financing Products

a) BSI KUR Small, micro and super micro

BSI KUR Small uses murabaha contracts, ijarah contracts and MMQ contracts) Financing facilities intended for micro, small and medium

enterprises to meet working capital and investment needs with a ceiling above IDR 50 million to IDR. 500 Million.

BSI KUR Micro uses a murabaha contract and an ijarah contract. Financing facilities intended for Micro, Small and Medium Enterprises to meet working capital and investment needs with a ceiling above Rp. 10 million to Rp. 50.

BSI Super Micro (murabaha contract and ijarah contract) Financing facility intended for Micro, Small and Medium Enterprises to meet working capital and investment needs with a ceiling of up to Rp. 10 million. For general requirements, General Conditions: (1) Indonesian citizens are legally competent; (2) Minimum age 21 years or married; (3) The business has been running for a minimum of 6 months. Required documents : (1) Copy of KTP of customer and spouse; (2) Copy of family card/marriage certificate; (3) Copy of NPWP; (4) Legality of the customer's business.

The purpose of distributing the three types of KUR BSI is for working capital and investment needs and the term or tenor of KUR BSI depends on the purpose of distribution, for working capital purposes up to 36 months while for investment purposes up to 60 months, this tenor is specifically for products Super Micro KUR and Micro KUR are

different for Small KUR, the tenor for working capital purposes is up to 48 months and for investment up to 60 months.

b) BSI Griya Simuda

Home ownership financing services for young people to have a dream home with a higher financing ceiling and lower installments. The advantages of this financing are; (1) Extra Ceiling (Dream home is increasingly becoming a reality with a larger financing ceiling of up to 120%); (2) Extra Tenor (longer financing period up to 30 years); (4) Extra Light and the terms and conditions are Indonesian citizens domiciled in Indonesia, aged 21-40 years and the customer's profession is a fixed income

c) BSI Griya Take Over

This financing is financing with easy and fixed installments, special margin equivalent to 3.3% eff. Fixed pa for 1 year, Free up front costs, Hajj portion prize without drawing, Free fees, penalties and appraisals. The requirements are that Indonesian citizens are domiciled in Indonesia , the duration of financing for the previous facility is a minimum of 12 months with current conditions and the house is in the name of the customer or partner.

d) BSI Griya Hasanah

BSI Griya Hasanah is a housing financing liquidity facility (FLPP) from Bank Syariah Indonesia intended for its

customers. Thus, by applying for this program, customers can buy a house with installment payments using loan funds based on sharia principles. Just like mortgage programs in general, the installment amount will be adjusted to the house price (margin) and the term.

e) BSI Griya Mabror

Griya Mabror is given for purposes of a murabahah agreement such as purchasing new or used houses or apartments, even taking over.

f) BSI Gold Backed Partners (Non Qardh)

This financing is Productive/Consumptive financing backed by Gold, Financing for consumptive and productive purposes that uses Murabahah, Musyarakah, Mutanaqishah and Ijarah contracts with collateral in the form of gold tied to a rahn contract, where the gold collateralized is kept by the Bank for a certain period of time.

g) BSI Mitraguna Berkah

This loan facility is provided specifically for payroll employees at BSI with easy conditions without having to submit collateral or guarantees. Each BSI payroll employee can get a limit of up to IDR 2 billion for doctor financing and IDR 1.5 billion for consumptive needs for employees.

h) BSI Mitraguna Hasanah

Hasanah Multipurpose financing products offer sharia

financing facilities that can be used to meet various needs. Consumer Financing Facilities for; (1) Purchase of consumer goods such as home renovations, purchase of home equipment/furniture, etc.; (2) Purchase of service benefits such as wedding organizers for weddings, hospital care, education, travel agent services, etc.; (3) Transfer/transfer of consumer financing debt to another financial institution that has underlying assets.

i) BSI AUTO

BSI OTO is a financing service for motorbike or car ownership in new or used condition. The following are the conditions that must be met for OTO financing: (1) Indonesian citizens who are domiciled in Indonesia; (2) Customer's profession type is permanent employee, self-employed and professional; (3) Minimum age 21 years or married; (4) Special Price BSI OTO financing for purchasing new cars

j) BSI Pension Blessing

BSI Pensiun Berkah is intended for customers who are retired employees and are in need of cash loan funds for consumer needs, investments, or business and working capital needs. The financing provided to recipients of monthly pension benefits includes the following: (1) Retired Widows; (2) BUMN/BUMD retirees ; (3) Pensioners & retired ASN/PNS widows who have not

yet entered the Retirement TMT but have received a Pension Decree.

The following are the requirements that must be fulfilled: (1) Applicant's KTP; (2) Spouse/KK ID card (for those who are married); (3) NPWP; (4) Pension Financing: Original Pension Decree/Automatic Retirement Decree/Widow's Decree; (5) Pre-Retirement Financing: Civil Servant Decree/Final Appointment Decree; (6) Payroll Salary/Pension Benefits via BSI; (7) Income documents (slip/salary book/savings book/other income documents); (8) Current Account Mutations.

k) Bilateral Financing

It is a service product and service provided by the Financial Institution team to bank or non-bank financial institutions, both domestic and international, and also a service providing financing facilities in rupiah or foreign currency for short-term working capital needs and for other purposes to financial institutions. Bank and/or non-bank.

l) BSI Umrah

to fulfill the need for purchasing Umrah Travel Package Services through Banks that have collaborated with Travel Agents in accordance with sharia principles and the following conditions must be met: (1) Indonesian citizens are legally competent; (2) Minimum age 21 years; (3) Have income

and be able to pay in installments; (4) Complete the specified documents; (5) Have an Umrah plan through a Travel Agent service that has collaborated with the Bank.

m) BSI Cash Collateral

Financing facilities guaranteed by liquid collateral, namely guaranteed by savings in the form of deposits, current accounts or savings. The advantages of this product are; Product excellence; (1) Ease of Process; (2) Maximum financing up to 90% of the savings value. The general requirements are: (1) Indonesian citizens who are legally competent; (2) Minimum age 21 years; (3) Have income and be able to pay in installments; (4) Complete the specified documents; (5) Have savings in the form of savings, current accounts or deposits at a Sharia Bank.

n) Mitraguna Online (No need to go to the bank)

Collateral-free financing for multipurpose/any purpose with various benefits and conveniences for employees. The advantage of this product is the ease of financing without collateral via Mobile Banking with a fast and hassle-free disbursement process and the fees and charges are Tariffs and Fees, namely Insurance Fees, Administration Fees up to 1% and Stamp Fees. For the requirements , employee customers who receive payroll

through BSI and customers who are active BSI Mobile users.

o) BSI Distributor Financing

Working Capital Financing with the Value Chain scheme is post financing (bailout funds to pay invoices for completed work in advance) given to suppliers who are Special Suppliers working on work contracts with Bouwheer, where the source of financing returns is invoice payments from Bouwheer.

p) BSI KPR Sejahtera

Consumer financing facilities to meet government subsidized housing needs according to sharia principles. The advantages of this product are low selling price, fixed installments and compliant with sharia principles.

b. Types of Indonesian Sharia Bank (BSI) Savings

Types of Sharia State Bank Savings (BNI)

a) BNI IB Current Account (IDR & USD)

BNI IB Giro uses the Wadiah Yadh Dhamanah principle. Giro Syariah supports customer businesses with online convenience at BNI branches throughout Indonesia. Wadiah Yadh Dhamanah is a deposit of funds which, with the permission of the fund owner, can be operated by the bank to support the real sector, with the guarantee that the funds can be withdrawn at any time by the fund owner. .

- b) iB Plus Savings
 IB Plus savings are savings managed based on the Mudharabah Mutlaqah principle. With this principle, customer savings will be invested productively in halal investments in accordance with sharia principles.
- c) BNI IB Tapenas
 Planning and preparing educational funds as early as possible for your children is a wise action. BNI Syariah helps the community to prepare for education through BNI IB Tapenas. With deposits according to ability and insurance protection, BNI IB Tapenas can help people realize plans for a better family future.
- d) BNI iB Deposit
 BNI IB Deposito is intended for those who want to have a profitable and relaxing future investment. Using the principle of Mudharabah Mutlaqah, BNI IB Deposito manages public funds by channeling them to finance productive businesses and consumptive financing that is halal and beneficial for the benefit of the people.
- e) BNI Baitullah I B Hasanah
 BNI IB Haji Syariah is a savings product specifically to meet Hajj Costs (ONH) using Mudharabah and Wadiah contracts which are managed safely and cleanly according to sharia ..
- f) BNI Bisnis iB Hasanah Savings
 This savings account will record in detail the incoming and outgoing money in the savings book and clear account mutations, as well as more competitive profit sharing compared to savings at other banks.
- g) My savings BNI Syariah
 Tabunganku is a program from the government to support the culture of frugal living by saving, BNI Syariah is one of the banks appointed to serve people who want to save with a low initial deposit of only IDR 20,000.
- h) BNI SimPel IB Hasanah
 BNI Syariah also offers savings products for students who are still in school or under 17 years of age with easy and simple requirements so that they can encourage a culture of saving from childhood and customers will also receive facilities in the form of a savings book with the name of the student concerned.
- i) BNI Tunas IB Hasanah
 This savings is almost the same as simple sharia, because this savings is also intended for children and students who are under 17 years old. This savings uses the Wadiah and Selamatarabah contracts.

Types of Indonesian Sharia Bank (BSI) Savings

a) BSI Business Savings

BSI Business Savings are savings issued by BSI Bank using a Mudharabah Muthlaqah contract in rupiah currency. Business Savings can facilitate transactions for the self-employed segment with larger daily transaction limits as well as free RTGS fees, SKN transfers & incoming clearing deposits via Teller and Net Banking.

b) BSI Easy Mudharabah Savings

BSI Easy Mudharabah Savings applies a Mudharabah Muthlaqah agreement, which means the customer acts as the owner of the funds and the bank as the fund manager. The profits from the use of these funds are shared together based on the agreed ratio.

c) BSI Easy Wadiah Savings

BSI Easy Wadiah Savings is a savings account in rupiah currency based on the Wadiah Yad Dhamanah principle where withdrawals and deposits can be made at any time during cash operating hours either at the bank office or via ATM. Wadiah Yad Dhamanah is a contract for safekeeping of goods in which the party receiving the deposit, with or without the permission of the owner of the goods, can use

the goods entrusted and must be responsible for loss or damage to the goods.

d) BSI Indonesian Hajj Savings

BSI Indonesian Hajj Savings is savings for planning the Hajj and Umrah in Rupiah or USD.

e) BSI Indonesian Young Hajj Savings

BSI Indonesian Young Hajj Savings is a savings plan for planning the Hajj and Umrah for children.

f) BSI Junior Savings

Junior Savings is one of the savings products offered by Bank Syariah Indonesia BSI which is specifically for individual and non-individual customers who use a Mudharabah or Wadiah contract intended for children and students under 17 years of age, facilitated with a savings book in the child's name.

g) BSI Student Savings

Savings with a wadiah agreement from students of State and Private Universities (PTN/PTS) or employees/members of Companies/Institutions/Associations/Professional Organizations collaborating with the Bank.

h) BSI Education Savings

Education savings is a product from BSI which is specifically for saving funds for educational purposes with

a fixed deposit amount every month and is equipped with life insurance using a Mudharabah Muthlaqah agreement.

i) BSI Payroll Savings

This savings is intended for payroll customers as well as migrant debit card customers.

j) BSI Savings Plan

Savings with a choice of Wadiah Yad Dhamanah or Mudharabah Muthlaqah contracts are intended for individual customers who are registered with Pension Management Institutions that have collaborated with the Bank.

k) BSI Prima Savings

This savings is a more exclusive, More Hasanah savings, a savings product intended for the high net worth individual customer segment with Mudharabah and Wadiah contracts which provides various facilities and conveniences.

l) BSI Foreign exchange savings

Savings with a choice of Wadiah Yad Dhamanah or Mudharabah Muthlaqah contracts in dollars where withdrawals and deposits can be made at any time or as appropriate.

m) BSI Smart Savings

The Basic Savings Account with the Wadiah Yad Dhamanah agreement is

literacy from the OJK with easy and light requirements which is jointly issued by banks in Indonesia to foster a culture of saving and improve people's welfare.

n) Collective Savings

Short-term and long-term planning savings for employees or contract workers at an institution based on a Cooperation Agreement. The advantages of this product are getting competitive profit sharing, auto-debit savings system, low monthly deposit, long term of up to 35 years, monthly deposit and term can be changed according to institutional needs and Cooperation Agreements (PKS) can be made for a minimum of 50 employees .

o) BSI Student Savings Savings (SimPel)

This savings is intended for students whose issuance is carried out nationally directly by BSI. The initial deposit can start from just one thousand rupiah ..

p) BSI My Savings

The TabunganKu product from BSI is intended for individual customers to encourage interest in saving by using the Wadiah Yad Dhamanah contract. The initial deposit is very light, namely IDR 20 thousand to IDR 80,000 thousand.

q) BSI Sharia Securities Savings

Sharia Securities Savings with a Mudharabah Muthlaqah agreement is a Customer Fund Account (RDN) intended for individual customers to settle securities transactions on the Capital Market. This savings does not have administration fees, minimum deposit, minimum balance or other fees. To create this savings you must meet the requirements for KTP, NPWP, filling out forms and power of attorney and statement letters.

r) BSI Pension Savings

Savings with a choice of Wadiah Yad Dhamanah or Mudharabah Muthlaqah contracts are intended for individual customers registered with Pension Management Institutions that have collaborated with the Bank. One of the advantages of making this savings is that the process is very easy, another advantage is that you can get E-banking facilities, namely BSI Mobile and also BSI Debit Co Branding Taspen which functions as an ATM and Debit Card.

c. Indonesian Sharia Bank Transactions

a) BSI Foreign Currency Deposits

BSI Foreign Currency Deposits is a form of futures

investment at BSI Syariah. This investment is managed by a Mudharabah contract for individual and corporate customers using USD currency. There are several time periods that customers can choose, such as 1 month, 3 months, 6 months and 12 months. With this investment, customers can get a competitive profit sharing ratio from Bank Syariah Indonesia and get an ARO (Automatic Roll Over) facility . is an automatic extension if at maturity.

b) BSI Rupiah Deposits

BSI Rupiah Deposits is a form of futures investment at BSI Syariah. This investment is managed by a Mudharabah contract for individual and corporate customers using the rupiah currency.

There are several time periods that customers can choose, such as 1 month, 3 months, 6 months and 12 months. With this investment, customers can get a competitive profit sharing ratio and get an ARO (Automatic Roll Over) facility which is an automatic extension when it matures.

CONCLUSION

Bank Syariah Indonesia, a bank that operates in the sharia banking sector and is a bank that is the result of a combination of BNI Syariah, BRI Syariah and MANDIRI

Syariah. This bank , which was inaugurated on February 1 2020 and is a new bank, is considered quite complete in providing services, both loans and various savings products for the needs of the Indonesian people. At Bank Syariah Indonesia (BSI) there are quite a lot of types of loans and savings that can be used with conditions, features, functions, as well as large and long ceilings and tenors. Customers can even adjust the type of loan to suit the customer's needs.

The changes that occurred in Bank Negara Indonesia after and before becoming an Indonesian Sharia Bank, namely with more types of loans and also more types of savings available at Bank Syariah Indonesia now. One example is pension savings, before it became an Indonesian sharia bank, pension savings at Bank Negara Indonesia were not available, but now after becoming Bank Syariah Indonesia, retirement savings are available and there are many more changes at Bank Negara Indonesia after becoming a bank. Indonesian sharia. This is clear evidence that there has been an increase in the services offered by Bank Syariah Indonesia and indicates that the bank's performance has become better after the merger of the 3 state-owned banks.

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