

## Customer Perceptions Of The Merger Of Three Islamic Banks Into Indonesian Islamic Banks (BSI) in Bukittinggi City

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### ABSTRACT

BSI's challenge is certainly not as easy as imagined. In some studies, it is explained that the awareness of the Indonesian people is still very minimal about Islamic Banking products. The purpose of the study was to determine perceptions, the impact of mergers, and factors that can influence customer perceptions of the merger of three Islamic banks into Bank Syariah Indonesia in Bukittinggi City.

The method used in the research is a qualitative method with a literature study approach (library research). The research was conducted in the city of Bukittinggi. The data used in this study are two, namely primary data and secondary data accessed via the Web and Informants, namely post-merger BSI customers. Data analysis techniques with Display, Reduction, Verification, and Conclusion Drawing.

Research results: (1) Customer perceptions of the merger of three Islamic banks into Bank Syariah Indonesia in Bukittinggi City, gave rise to two perceptions of customers. Each customer must have a different point of view in responding to the changes that occur. Because with the merger of three Islamic banks into Bank Syariah Indonesia, it will bring changes both in management and the Islamic banking system used. (2) The impact of the merger of three Islamic banks into Bank Syariah Indonesia (BSI) on customer trust and loyalty. The results of the merger of the three Islamic banks are also in line with the government's efforts to create a halal economic ecosystem. Islamic banks will be an important pillar in the success of Islamic financial integration in Indonesia. Many conventional banks have supported the halal industry because of its wider reach and the flexibility of the products offered and can improve the efficiency of financial performance by being able to compete in the financial industry in Indonesia. (3) Factors that can affect the level of trust and loyalty of Indonesian Islamic bank customers in the city of Bukittinggi, namely Service Quality provided by Bank Syariah Indonesia to customers, Tangibles (direct evidence / tangible), Reliability dimensions, Perceptiveness dimensions (responsiveness), Assurance dimensions (assurance), Empathy dimensions (empathy). As well as the level of convenience, security and transaction systems that are able to adjust to the level of community life needs in following technological developments. So with the merger carried out by three banks in Indonesia, it has a positive impact and has the ability to increase trust and loyalty for customers of Islamic banking cities in the city of Bukittinggi.

**Keywords:** Customer Perception, Three Bank Merger, and Bank Syariah Indonesia.

### 1. Introduction

Starting in February 2021, three Islamic banks under the auspices of State-Owned Enterprises (BUMN) officially merged. The Islamic banks include PT Bank BRI Syariah, Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah. The three banks are now PT Bank Syariah Indonesia, Tbk. The merger policy is in line with the 2019-2024 Master Plan for Sharia Economics and Finance (MEKSI) (Ministry of Finance of the

Republic of Indonesia, 2021). The merger of the three Islamic banks owned by State-Owned Enterprises (BUMN) was based on the principles of unity and taawun (helping each other). SOEs hope that the merger policy can result in accelerated growth of Islamic banking at the national level and become a new force in the Indonesian economy.

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Based on pre-research observations conducted by researchers on Bank Syariah Indonesia (BSI) customers in Bukittinggi City, the merger of three Islamic banks into a new entity, namely Bank Syariah Indonesia, has generated various kinds of responses from customers, employees, stakeholders, and the public. Especially for customers, the merger of three Islamic banks owned by State-Owned Enterprises (BUMN) into Bank Syariah Indonesia certainly has an impact on account ownership. Following the merger, Bank Syariah Indonesia began a gradual integration process.

One of the processes carried out is the administrative transfer (migration) of customer accounts from the original bank to Bank Syariah Indonesia accounts (Ulfa, 2021). Not only account migration, Bank Syariah Indonesia has also prepared a new system for customers. The new system is expected to be the strength of Bank Syariah Indonesia to gain more customer trust in Islamic bank products.

One of the important variables that must be maintained in the business of financial institutions, both Islamic and conventional, is public trust. Therefore, the guarantee of trust provided by the bank must be one of the attractions for customers in choosing a bank that can truly be trusted as a place to save (Miftahia et al, 2018). Many factors can affect the level of customer trust and loyalty to a banking sector financial institution. The participation of a bank financial institution in the Deposit Insurance Corporation (LPS) is one of the important factors that customers consider. As an Islamic bank owned by a State-Owned Enterprise (BUMN), Bank Syariah Indonesia is of course registered as an Islamic bank participating in LPS.

Not only trusted as an institution, Islamic banks must also create customer loyalty to the Islamic products offered. Consumer trust and loyalty in using a product and service offered by a company can be one of the factors that encourage consumers to make subsequent and even repeated purchasing decisions for these products and services (Sukmaningrum & Rahardjo, 2017). Likewise with Islamic banks, customer trust and loyalty to the products and services offered by Islamic banking can be one of the factors that can influence customers to make decisions to use Islamic bank products and services, especially for products that are trusted.

Data revealed by the President Director of Bank Syariah Indonesia Hery Gunardi, as of November 2020 out of 180 million Muslims in Indonesia who are registered as customers of Islamic banks, only 30.27. This indicates that the market potential for Islamic banks in Indonesia is very large, but overall it has not been maximized. If calculated from the total Muslim population in Indonesia, there are 149 million people who have the potential to become Islamic bank customers. Of course, this is a great opportunity for Bank Syariah Indonesia to continue to improve performance and gain greater public trust compared to before the merger. In addition, the merger of Islamic banks into Bank Syariah Indonesia cannot be separated from criticism and

various concerns of various parties, especially the fate of access to capital for micro and small businesses. Previously, Islamic banks could be a mainstay for micro and small businesses to gain access to capital to develop their businesses. However, after the merger (BPR Syariah HIK, 2022).

BSI's challenge is certainly not as easy as imagined. In several studies, it is explained that the awareness of the Indonesian people is still very minimal about Islamic Banking products. This was explained in a survey conducted by the Financial Services Authority (OJK) in 2016. The survey explained that Indonesians who are well literate in Islamic banking products are only 21.84% (Kurniasari, 2021).

Based on this background, this study will further explain the views and impacts felt by customers on the merger of three Islamic banks. Therefore, the title "Customer Perceptions of the Merger of Three Islamic Banks into Bank Syariah Indonesia (BSI) in Bukittinggi City" is very important to be studied further in this study.

## 2. Research Methods

The method used in the research is a qualitative method with a library research approach. Qualitative research is a research process based on the ability of researchers to investigate a social phenomenon and human problems (Yusuf, 2017). Primary data in this study were obtained from field observations and interviews and secondary data in this study were obtained from scientific studies, references and literature related to the subject matter under study.

The research subjects in this study took several Persepsiden as a sample of the large number of Bank Syariah Indonesia customers as a population using purposive sampling techniques, the Persepsiden chosen by the researcher to be the research subject included 1) Bank Syariah Indonesia customers who were originally BRI Syariah Bukittinggi City, 2) Bank Syariah Indonesia customers who were originally BRI Syariah Bukittinggi City 3) Bank Syariah Indonesia customers who were originally Bank Syariah Mandiri Bukittinggi City 4) New customers after becoming Bank Syariah Indonesia. The analysis technique in this research uses a technique where the studies of data sources are studied so as to produce actual conclusions in accordance with the research topic. The conclusion includes all the important information needed which is the finding in this research.

## 3. Results and Discussion

### Customer Perceptions of the Merger of Three Islamic Banks into Bank Syariah Indonesia (BSI)

Data exposure regarding customer perceptions of the merger of three Islamic banks into Bank Syariah Indonesia includes customer views on the policy. To find out this, researchers

conducted interviews with several Bank Syariah Indonesia customers. The following are the results of researcher interviews with customers.

Researchers conducted an interview with Yoga Muhammad Ali and obtained the following answers:

"My view of the merger is very good and must be able to compete with conventional banks. It must still prioritize sharia principles."

While a different view was given by Yudha Nur Imron, as follows:

"In my opinion, the merger of Islamic banks into Bank Syariah Indonesia actually makes it complicated, because the BSI branch office is only in the city sub-district. Unlike when it was BNI Syariah, transactions were easy because there were branches in almost every sub-district, and you could make cash deposits. Now if you want to deposit cash, you have to go to the branch office in the city sub-district and queue for quite a long time."

The above opinion is the same as that expressed by Subur Ikhwanto, as follows.

"In my opinion, it was still easier when it was BNI Syariah."

In contrast to the answer of Muhamad David Hardan, as follows.

"In my opinion, the merger of Islamic banks has not caused significant changes. The products and services provided by Bank Syariah Indonesia are the same as those provided by Bank Syariah Mandiri. In fact, now Bank Syariah Indonesia's financing is easier."

A different perception was given by Ely Kurniawati, as follows.

"The existence of this merger makes it easier for me to make a decision to choose an Islamic bank, because currently there is only one focus of choice for BUMN Islamic banks, namely Bank Syariah Indonesia."

Based on the data exposure above, the Perceptions of the Residents provide different perceptions regarding the policy of merging three Islamic banks into Bank Syariah Indonesia. The merger of three state-owned Islamic banks in Indonesia into a new Islamic banking entity, namely Bank Syariah Indonesia on February 1, 2021, received many perceptions not only from economic experts but also from customers who use the services of the three Islamic banks. Each customer must have a different point of view in responding to the changes that occur. Because with the merger of three Islamic banks into Bank Syariah Indonesia, it will bring changes both in management and the Islamic banking system used.

After the merger policy was officially enacted, Bank Syariah Indonesia began the integration process in stages. One of the processes carried out is the migration of customer accounts from the original bank to Bank Syariah Indonesia accounts. Bank Syariah Indonesia provides convenience to customers in the account migration process in various ways, namely by digital or customers coming directly to the Bank Syariah Indonesia branch office. Digitally, customers can migrate the first account through Call Center 14040, the second through Whatsapp

Business Bank Syariah Indonesia by replying to the message sent, the third through Live Chat Aisyah, and the fourth can be done through Bank Syariah Indonesia ATM machines (Sanusi, 2023). If the customer has difficulty with the digital account migration process, the customer can visit the Bank Syariah Indonesia branch office so that the account migration process can be assisted by customer service.

Based on the results of studies that have been conducted in the interview process with several Bank Syariah Indonesia customers, researchers have obtained several findings related to the customer's experience in carrying out the migration process from the original account, namely BRI Syariah, BNI Syariah, and Bank Syariah Mandiri accounts to a new account, namely Bank Syariah Indonesia. BRI Syariah and Bank Syariah Mandiri customers felt that the migration process from their accounts to Bank Syariah Indonesia accounts went smoothly and did not experience any obstacles. While other things are felt by BNI Syariah customers who find it a little difficult to carry out the migration process from their original account to a Bank Syariah Indonesia account.

Researchers found a variety of customer views regarding the merger of three Islamic banks into Bank Syariah Indonesia. From the results of researchers' interviews with Bank Syariah Indonesia customers, it can be concluded that customers are interested in the merger policy of the state-owned Islamic bank. This is because customers feel that with the merger, it can improve the quality of services provided by Bank Syariah Indonesia. The existence of a merger, according to the customer, will give birth to a new, larger company or entity. So that it will produce better financial products and services (Hamzah et al, 2022). The customers hope that with the merger policy, Bank Syariah Indonesia can better compete with conventional commercial banks and still adhere to sharia principles in accordance with the provisions of the Qur'an and As-Sunnah. Not only does it become a bank with sharia frills, but its practices are still far from Islamic sharia. Do not let the merger have a negative impact on both Islamic financial institutions, employees, customers, and the community.

Second, the Reliability dimension. This dimension focuses on providing services to customers as promised accurately and reliably. This is in accordance with the values applied by Bank Syariah Indonesia, namely AKHLAK which includes Amanah (can uphold the trust given), Competent (willingness to continue to learn and develop capabilities), Harmonious (mutual care and respect for differences), Loyal (dedicated and prioritizing the interests of the nation and state), Adaptive (continue to innovate and be enthusiastic in driving or facing change), and Collaborative (build synergistic cooperation with other institutions or agencies). With the merger carried out by Indonesian Islamic banks according to Maharani et al (2022), many people are thirsty for legal protection so that it raises perceptions that are expected to be easy, safe

and useful for the realization of protection from Indonesian Islamic banking for customers.

Third, the Persepsiveness dimension (responsiveness), namely the ability of banks to help and provide fast and precise service to customers, by conveying clear information. Fourth, the Assurance dimension, namely the ability of employees to provide knowledge about the security of transactions including funds collected from customers. Bank Syariah Indonesia's participation in the Deposit Insurance Corporation (LPS) can be used as a guarantee of transaction security that can be trusted by customers. As an Islamic bank owned by a State-Owned Enterprise (BUMN), Bank Syariah Indonesia has been registered as a participant in the Deposit Insurance Corporation (LPS) with the membership number 20300005. This can be felt by customers and also the community through various kinds of social responsibility programs (corporate social perceptibility) of Bank Syariah Indonesia. The basis for the implementation of this program is Law Number 40 of 2007 concerning Limited Liability Companies and Law Number 25 of 2007 concerning Investment. Bank Syariah Indonesia's corporate social responsibility program is carried out with the aim of creating a harmonious relationship between the company and the community, supporting the implementation of transparent and responsible business practices, building a positive image and garnering community support, exploring and empowering the potential of MSMEs through the distribution of partnership funds, and participating in environmental conservation programs, improving the quality of education, health, welfare, religious life, and improving other public facilities.

Legal merger of state-owned Islamic banks which officially took effect on February 1, 2021. Based on a letter issued by the Financial Services Authority (OJK) with letter number: SR-3/PB.1/2021 contains the granting of permission to merge Islamic banks consisting of PT Bank Syariah Mandiri and PT Bank BNI Syariah into PT Bank BRISyariah Tbk. The letter issued by OJK also contains a permit to change the name by using the business license of PT Bank BRISyariah Tbk to PT Bank Syariah Indonesia (BSI). The existence of the OJK letter, made the merger of state-owned Islamic banks finally become Bank Syariah Indonesia which is known to the public at this time. According to Hery Gunardi, who previously served as Deputy President Director of PT Bank Mandiri Tbk, the purpose of the Islamic bank merger is to have a large Islamic bank that is globally competitive (Nurohman & Qurniawati, 2022).

The existence of a merger makes management make the right communication strategy so that it is easy to give conclusions to the media according to Nurohman and Qurniawati (2022) merger news in the media can be misinterpreted by the public as a controversy that is not necessarily true and in the end can have a positive or negative impact. Changes that occur after the merger of state-owned Islamic banks can be divided into two, namely tangible

and intangible. Post-merger changes can effectively be in the form of branch relocation and product mapping (Yuliawati et al, 2022). This is certainly done on the basis of differences in products and services provided by state-owned Islamic banks before the merger. The results of the merger of the three BUMN Islamic banks affect customer service. Based on the official website of PT Bank BRISyariah Tbk, it is explained that customer funds are guaranteed to be safe after the merger of state-owned Islamic banks. The management's hope of conducting a merger is of course to get greater profits than without a merger. The new bank resulting from the merger can increase the company's capital and reduce conflicts of interest between owners. However, this step can also create losses.

### **The Impact of the Merger of Three Islamic Banks into Bank Syariah Indonesia (BSI) on Customer Trust and Loyalty**

In this section, data will be presented regarding the impact of the merger of three Islamic banks into Bank Syariah Indonesia on customer trust and loyalty. To find out this, researchers conducted interviews with several Bank Syariah Indonesia customers. The following are the results of researcher interviews with customers.

Researchers conducted an interview with Yoga Muhammad Ali, and obtained the following answers.

"Initially I opened an Islamic bank account because there was no admin fee. But after that I also gained new knowledge about transaction contracts that are in accordance with Islamic sharia, so I am increasingly convinced to continue to be a customer of Bank Syariah Indonesia. Moreover, after the merger, it will automatically become the largest Islamic bank in Indonesia. During the account migration process, I was also assisted by BSI customer service, so it was very easy."

Yudha Nur Imron gave the following answer.

"From the beginning of opening an Islamic bank account, I chose the wadiah contract, which according to my knowledge is a trust fund. So the funds we save will not increase or decrease. I hope that Bank Syariah Indonesia's services can be even better and that there will be more branch offices in Bukittinggi City."

Furthermore, Subur President Ikhwanto conveyed the following answer:

"Hopefully Bank Syariah Indonesia's services can be even better, so that as a customer I can feel comfortable making transactions. Because during the account migration process I had to come to the branch office several times."

Muhamad David Hardan expressed his opinion as follows.

"Actually, there is no significant impact from this merger. I found it easier to apply for financing at Bank Syariah Indonesia. During the account migration process I did not experience any difficulties."

In contrast to the opinion of Ely Kurniawati who gave the following answer.

"The merger of Islamic banks made it easier for me to decide to open an account at Bank Syariah Indonesia. Based on my little knowledge about sharia contracts, I want to become a customer of Bank Syariah Indonesia."

Based on the data exposure above, the merger policy of three Islamic banks into Bank Syariah Indonesia has an impact on customers. The policy affects customer trust and loyalty caused by internal and external factors. The impact of the merger of three Islamic banks in addition to increasing assets is the movement of mutual support and cooperation between state-owned Islamic banks. The merger of three Islamic banks under the auspices of BUMN into Bank Syariah Indonesia is expected to produce synergy, so that it can match the progress and even exceed conventional banks, considering that Indonesia is a country with a majority Muslim population. The increase in assets will encourage Islamic banking to provide greater financing to the community, so that economic growth will also increase. Bank Syariah Indonesia will become the largest Islamic bank in Indonesia with an estimated market capitalization of 40%.

The merger activities described above, the merger is desired to result in larger assets than before in order to increase market breakthroughs in Indonesia. If the merger process is completed, an estimated asset of IDR220-Rp225 trillion will be generated (Wiratmini, 2020). In this discussion of the merger process, this paper aims to critically analyze the opportunities and challenges of the merger policy. The purpose of this research is expected to manage risks and provide opportunity benefits in order to maximize the growth of Islamic banks in Indonesia for Islamic banks and Islamic banking businesses in terms of economic improvement during the pandemic (Munandar et al, 2022).

The merger of the three Islamic banks is also in line with the government's efforts to create a halal economic ecosystem. Islamic banks will be an important pillar in the success of Islamic financial integration in Indonesia. Many conventional banks already support the halal industry due to their wider reach and flexibility of products offered. The potential of the halal industry in Indonesia is enormous, given that the country has the fourth largest population in the world with the majority of the population being Muslim. The existence of Bank Syariah Indonesia, which is the result of the merger of three Islamic banks under the auspices of BUMN, has strength in liquidity so that it can access funding from 4.12 million Small and Medium Enterprises (MSMEs) that are legal entities. The halal industry as part of the Islamic economic ecosystem supports the national economy. The Islamic economic ecosystem in Indonesia can be the main pillar of national economic development.

Participants in the merger of three state-owned Islamic banks in Indonesia, which include BRI Syariah, BNI Syariah and Bank Syariah Mandiri into Bank Syariah Indonesia, bring their respective authorized capital which indicates the

percentage of ownership of the new entity. Quoted from the official website of Bank Syariah Indonesia, Bank Syariah Mandiri carries the largest authorized capital among other merger participants with a percentage ownership of around 50.83%. In second place is the authorized capital of BRI Syariah with a percentage ownership of around 24.85%. Finally, the authorized capital included by BNI Syariah with a percentage ownership of around 17.25% (Kornitasari et al, 2022).

Islamic bank mergers have many opportunities, especially in the Islamic banking business, including increasing efficiency and consolidation to be more competitive in the Islamic banking industry, increasing the value of authorized capital so that it can access transactions and provide greater financing, opening opportunities for Islamic banks to become Operational Banks and optimize their role as Salary Disbursing Banks, opening opportunities for Islamic banks to participate in financing national development projects through synergies with other state-owned companies, and encouraging the presence of large-scale Islamic banks that can compete in national and global markets.

Based on the formulated vision of becoming one of the "Top 10 Global Islamic Banks", BSI strives to meet customer financing needs, create an easy banking transaction system and trade finance for businesses, especially within the scope of the halal industry in Indonesia. So that in the future the merger policy of three Islamic banks can be an acceleration in the development of the Islamic economic ecosystem, increasing Islamic financial literacy and inclusion.

Corporate steps in taking a policy or strategic decision will definitely have an impact on all aspects of the business organization concerned. The effect of the decision not only affects the performance of the parent company if the corporation already has subsidiaries, but also on all subsidiaries. All divisions or departments within the entire company can also be affected, especially if the decision-making has a negative impact. In fact, the decision of a large-scale company can affect other companies or similar industries. The decision of the Ministry of State-Owned Enterprises (BUMN) to merge three large Islamic banks in Indonesia, namely PT Bank BNI Syariah, PT Bank BRI Syariah Tbk, and PT Bank Syariah Mandiri on February 1, 2021 into a new company called PT Bank Syariah Indonesia Tbk can also create a new environment for the combined company. The implications of this merger will affect each bank. They must adjust themselves in order to support the performance of the merged company (Sucipto, 2022).

The merger of three Islamic banks into Bank Syariah Indonesia has an impact on various aspects. The impact in terms of business is that the merged Islamic bank is more efficient and competitive, can diversify its business, has the capacity to finance large projects, and has better financial performance. Reputation impacts on the level of customer trust that increases, is taken into account in national and global markets, and has a stronger risk management system. The

merger of three Islamic banks also has an impact on the supporting aspects, namely having the ability to make greater investments in research and technology and promotion to improve the quality of products and services offered to customers.

When viewed from these various aspects, it can be concluded that in general the merger of three Islamic banks into Bank Syariah Indonesia has an impact on customer trust and loyalty. Seeing various improvements in various aspects as described in the previous section, it will indirectly become an external factor in increasing the trust and loyalty of Bank Syariah Indonesia customers.

Researchers have conducted observations and in-depth interviews with Bank Syariah Indonesia customers. Based on the results of these interviews, there are several themes related to the impact of the merger of three Islamic banks into Bank Syariah Indonesia in Bukittinggi City. The merger of three Islamic banks has various impacts on the trust and loyalty of Bank Syariah Indonesia customers. The following is a summary of the results of interviews that researchers have conducted with Bank Syariah Indonesia customers in Bukittinggi City. The merger of three Islamic banks into Bank Syariah Indonesia has different impacts on customers. Ease was expressed by Bank Syariah Indonesia customers who were formerly customers of Bank Syariah Mandiri. According to customers, the merger did not really affect the financial transaction activities carried out by customers. This is because the system used by Bank Syariah Indonesia is very similar to Bank Syariah Mandiri. The products offered by Bank Syariah Indonesia are generally the same as other Islamic banks, namely saving funds and financing for customers. Another impact is that customers find it easier to access financing from Bank Syariah Indonesia.

Similar to Bank Syariah Mandiri customers, BRI Syariah customers also did not find significant difficulties with the merger policy of three Islamic banks into Bank Syariah Indonesia. The migration process from the original account to the Bank Syariah Indonesia account, which is carried out by the customer by coming directly to the branch office, runs smoothly with the help of customer service officers. Increasing Islamic financial literacy in the regions, especially in South Kalimantan, needs to touch on the conditions of public preference for using Islamic banks plus the merger of 3 Islamic Commercial Banks will increase the potential for increasing public awareness to switch to Islamic banking and the public utility for Islamic banking is getting higher (Asnawi et al, 2023).

Along with the development of the economy and the increasingly real globalization in all fields, limited liability companies must be able to compete with fellow limited liability companies in Indonesia and limited liability companies from abroad. In order to compete and not be liquidated or dissolved, a limited liability company must be able to try to raise large capital, and try to produce at the most efficient point with the main

objective of increasing the profit it receives and trying to reduce the inefficiency of its management, with long-term goals, as one of the growth strategies. One way to achieve this growth is to join a larger company (Utari et al, 2022).

The role of Islamic banks as an alternative for the Islamic community in the financial sector continues to grow, so that the need for Islamic products offered by Islamic banks whose activities are based on sharia principles becomes a need that must be responded to by Islamic banking. The development of Islamic banks in Indonesia is quite fast, according to OJK, there are 14 Islamic commercial banks, 20 Islamic business units and 176 Islamic people's financing banks (OJK, 2020). The number of Islamic bank customers amounts to 31.89 million customers or 12% of the Muslim population in Indonesia, this figure is small when compared to the total Muslim population and illustrates the low market share of Islamic banking assets, which is 6.01% (Mustofa et al, 2022).

#### **Factors That Can Affect the Level of Trust and Loyalty of Indonesian Syariah Bank Customers in Bukittinggi City**

Basically, everyone's perception of an object is different. This difference is caused by several factors that influence the level of customer trust and loyalty, one of which is described by Rakhmat in the book Human Psychology, To find out this, researchers conducted interviews with several Bank Syariah Indonesia customers. The following are the results of the researcher's interview with the customer.

As according to Yoga Muhammad Ali as a customer stated that:

"the existence of an Islamic banking merger system can attract attention for me as a customer to contribute to supporting government programs that Islamic banking is a solution for customers in the banking world so that my trust in Islamic banking increases".

As according to Yudha Nur Imron as a customer stated that:

"Islamic banking provides attractive attention for banking customers in Indonesia, this is allegedly because in general the Indonesian people, especially in the city of Bukittinggi, are a Muslim population, so it will be able to attract attention for the community to become BSI customers with excellent service".

As according to Subur Ikhwanto as a customer stated that:

"I opened an account at a Sharia bank because the institution where I am because the system offered is profit sharing so that it can encourage me to pay attention and compare which banking is suitable for me to use the realization and quality of services that will also increase customer loyalty."

As according to Muhamad David H as a customer stated that:

"Banking is a separate concern for me ha this I see there is a uniqueness and value of worship in Islamic banking this makes me to further condomgize my attention to become a customer

of BSI bank I pay attention in terms of the benefits and usefulness of the contract system offered in banking."

As according to Ely Kurniawati, as a customer stated that:

"the banking system in the era of the development of the times raises attention for Muslims who encourage customers to be interested in becoming customers in Islamic banking, this is in Islam prohibits the practice of usury in banking."

Based on the explanation above, it can be concluded that the offer of the contract system in banking encourages the people of Bukittinggi city to become customers in Islamic banking so that it raises attention so as to increase trust and loyalty for customers in Islamic banking in the digital era, many banks are transforming from conventional to sharia systems. which is mainly influenced by the religious drive of each customer. Religious encouragement stems from the religious experience experienced by a customer which ultimately influences decision making on banking products and services offered to customers. Internal factors that influence the level of customer trust and loyalty include customer understanding of sharia principles, products offered by Islamic banking, and the profit sharing system which is the main basis for the formation of Islamic banks.

The majority of customer perceptions to have an account in an Islamic bank with a period of more than two years, even since before the merger of three Islamic banks into Bank Syariah Indonesia. The Persepsiden put forward the reasons for choosing to open an account at an Islamic bank including no administration fees, free bank interest, and for salary payments there are two factors that make up the perception for customers, namely internal and external. that the more one understands the principles of sharia, the greater the desire to become a customer in an Islamic bank. This is evidenced by the selection decision of a customer who opens an account at Bank Syariah Indonesia because he wants to stay away from usury. In addition, the merger of three Islamic banks makes it easier for prospective customers to make decisions (Mu'arotun & Soliha, 2022).

In general, banking customers pay attention to the Service Quality provided by Bank Syariah Indonesia to customers. Service Quality (service quality) includes five dimensions, including the Tangibles dimension (direct evidence / tangible), the Reliability dimension, the Perceptiveness dimension (responsiveness), the Assurance dimension, the Empathy dimension. The first is the Tangibles dimension, which is a form of Bank Syariah Indonesia service that is tangible or can be seen and felt directly by customers. This service is in the form of physical facilities (buildings, warehouses, etc.), equipment and equipment used (technology), and employee appearance (Rahmani, 2022). This will determine the level of trust and loyalty to the Islamic banking system in the city of Bukittinggi.

The concept of quality has become a very dominant factor in the success of a bank, because if the customer feels that the quality of

service received is good or as expected, the customer will feel satisfied, trust and commit to the purchase of goods and services and be more loyal to these goods and services. In the end, a long-term relationship is formed between the Bank and the customer, the relationship with the customer is intended to create loyalty to the Company (Eliza & Zefriyenni, 2022). Customer loyalty is a must for any business that wants to continue, building a defense against customer retention is the most important key to winning the competition. Customer loyalty is the pinnacle of victory or an achievement of a company's business actors. Satisfied and loyal consumers do not hesitate to spread the good news. always spread good things about the products and services that consumers receive. This is reliable because no party pays to recommend this product or service (Nurhikmah et al, 2022).

Competition among these brands makes the Bank strive to provide adequate services and can satisfy customers. Where of the many services available, mobile banking is one of the services that has become an attraction in the banking industry. Simply put, mobile Banking means conducting banking transactions through mobile devices such as cellular phones. Broadly speaking, it is a multi-platform collaboration between cellular operators and the banking industry that integrates cellular communication and electronic money to facilitate various Bank-related activities through cellular phones (Rulian & Kurniawati, 2023). In this case, it can be seen as a part of electronic banking and the development of internet banking with its own unique characteristics. Mobile Banking is one of the most attractive services because it can answer the needs of customers who want fast, safe, convenient, inexpensive, and available services at any time, and can be accessed from anywhere, just by cellular phone. One of them is the banking service business, the development of technology and information flow makes customers demand more for products and services. Various strategies are chosen by marketers to survive in the storm of global competition. The main goal is to achieve customer loyalty because this is very profitable for the company (Amalia, 2018).

Efforts made for Islamic banks to create loyalty in customers is an important thing so that it must be done in a planned and structured manner, with the hope that customers do not move to other services. So the company must maintain customer loyalty, the company hopes that customers will continue to buy and use the company's services so that the company will get post-merger Islamic banks to profit. The existence of customer loyalty to a service can be known by repeated purchases to become customers so that the driving factor in influencing people's perceptions to become Indonesian Islamic bank customers is expected in the banking operational process to help each other build the financial industry in Indonesia with a merger program that can increase customer trust in Indonesian Islamic banks so that loyal customers also increase (Wicaksono, 2022).

#### 4. Conclusion

Based on the results of research and discussion regarding Customer Perceptions of the Merger of Three Islamic Banks into Bank Syariah Indonesia BSI in Bukittinggi City, the following conclusions can be drawn:

1. Customer perceptions of the merger of three Islamic banks into Bank Syariah Indonesia in Bukittinggi City, gave rise to two perceptions of customers. Each customer must have a different point of view in responding to the changes that occur. Because with the merger of three Islamic banks into Bank Syariah Indonesia, it will bring changes both in management and the Islamic banking system used.
2. The impact of the merger of three Islamic banks into Bank Syariah Indonesia (BSI) on customer trust and loyalty. The results of the merger of the three Islamic banks are also in line with the government's efforts to create a halal economic ecosystem. Islamic banks will be an important pillar in the success of Islamic financial integration in Indonesia. Many conventional banks have supported the halal industry because of its wider reach and the flexibility of the products offered and can improve the efficiency of financial performance by being able to compete in the financial industry in Indonesia.
3. Factors that can affect the level of trust and loyalty of Indonesian Islamic bank customers in Bukittinggi city, namely Service Quality provided by Bank Syariah Indonesia to customers, Tangibles (direct evidence / tangible), Reliability dimensions, Perceptiveness dimensions (responsiveness), Assurance dimensions, Empathy dimensions. As well as the level of convenience, security and transaction systems that are able to adjust to the level of community life needs in following technological developments. So with the merger carried out by three banks in Indonesia, it has a positive impact and has the ability to increase trust and loyalty for customers of Islamic banking cities in the city of Bukittinggi.

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