
Knowledge, Attitudes, and Perceptions of Employees about the Merger into Bank Syariah Indonesia

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ABSTRACT

Purposes: The joining of three Islamic banks requires efforts to provide clear information and understanding to employees. The information received by employees can lead to a variety of knowledge, attitudes, and perceptions. This study aims to provide an overview of knowledge, attitudes, and perceptions of employees about the merger into Bank Syariah Indonesia.

Methods: The research conducted in this paper is qualitative research with a level of descriptive explanation using survey methods. The location of this research is at BSI which was previously BNI Syariah Karawang and BRI Syariah Purwakarta. Respondents in the study were employees who worked at both banks. Data collections techniques are questionnaires and observations. The analysis technique used is qualitative descriptive.

Findings: Merger in banking institutions BNi Syariah, BRI Syariah, and Bank Syariah Mandiri were determined after employees were previously given information about the merger strategy so that the value of the findings of employee knowledge about the merger was good.

Practical Implication: Employees show a good level of knowledge, assessment of a fairly good attitude, and assessment of a positive perception of the merger into Bank Syariah Indonesia. Providing complete information and in accordance with the field of each employee regarding the merger of Islamic Banking institutions includes knowledge, understanding, and expression of one's intention to behave to provide a good assessment of the knowledge, attitudes, and perceptions of employees regarding Islamic banking mergers.

Novelty: The novelty of this paper is that the research was conducted at the beginning of the merger so no one else has adequately examined the question.

Keywords: *Knowledge, Attitudes, Perception, Merger, Bank*

INTRODUCTION

Indonesia has the largest Muslim population in the world, requiring large Islamic banks to meet the needs of the public for sharia-based bank financial institutions. The Asian Development Bank's 2016 report stated that Indonesia contributed 13.4% of all Islamic banking assets in Asia which reached \$209.3 billion. This shows that Indonesia can still increase its contribution to Islamic banking. If based on the number of customers who deposit funds in Islamic banks, which is only 23.1 million people and customers who borrow funds in Islamic banks, which is only 4.7 million people. This means that this number is still very small when compared to the number of Indonesian Muslims who are Muslims, which reached 207.1 million people according to population census data in 2010.

The simulated Islamic bank strategies will be merged, namely PT BNI Syariah, PT BRI Syariah, and PT Bank Syariah Mandiri. The results of previous research stated that there was a synergy value when the three banks were merged so that the Islamic bank merger plan was feasible. The merger process carried out by the three Islamic banks into state-owned Islamic banks is now getting closer to the final result. A number of media began reporting on the signing of the Deed on December 16, 2020. The legal merger process, if according to plan, will be carried out in early 2021, namely in February 2021. The merger of the three Islamic banks into a new company named PT Bank Syariah Indonesia is planned to be carried out in early 2021.

A number of hopes will certainly adorn the existence of state-owned companies in the Islamic banking sector that have become large in Indonesia. Bank Syariah Indonesia is expected to improve the halal industry ecosystem. With the principle of honesty and innovation, this large Islamic bank is expected to

encourage the spirit of unity and blessing. In the retail segmentation, the results of the merger of the three Islamic banks can provide financial solutions related to halal products and support the needs of the community in carrying out worship.

In addition to the advantages that have been planned to be able to increase the spirit of the Islamic economy and also the Muslim community, but in the merger process of the three Islamic banks it is not impossible to create various expectations and perceptions from employees. The level of employee knowledge, attitudes, and perceptions are things that need to be known regarding the process and preparation for this new company.

This is the background for researchers to know more about the knowledge, attitudes, and perceptions of Bank Syariah Indonesia employees. Based on the background above, the research entitled "Knowledge, Attitudes, and Employee Perceptions about Merger into Bank Syariah Indonesia" was conducted using survey methods at BNI Syariah Karawang and BRI Syariah Purwakarta.

RESEARCH METHODS

This research is an applied research in the field with a type of qualitative research using survey methods. This qualitative research is intended to provide a description of employee knowledge, attitudes, and perceptions about the merger into Bank Syariah Indonesia.

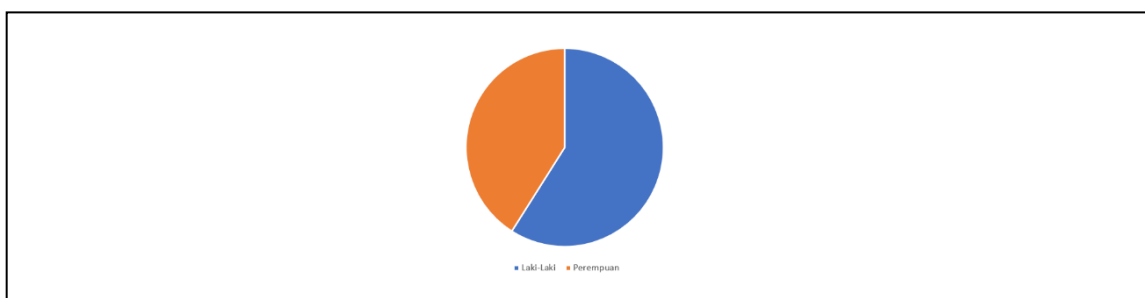
The survey method is carried out using a questionnaire instrument as a support for the researcher's task which is the main instrument, an assessment of knowledge, attitudes, and perceptions using the Likert scale. The employees selected in this study are employees who worked at the Bank before the merger of Bank Syariah Indonesia, namely BNI Syariah Karawang and BRI Syariah Purwakarta.

RESULT AND DISCUSSION

Result

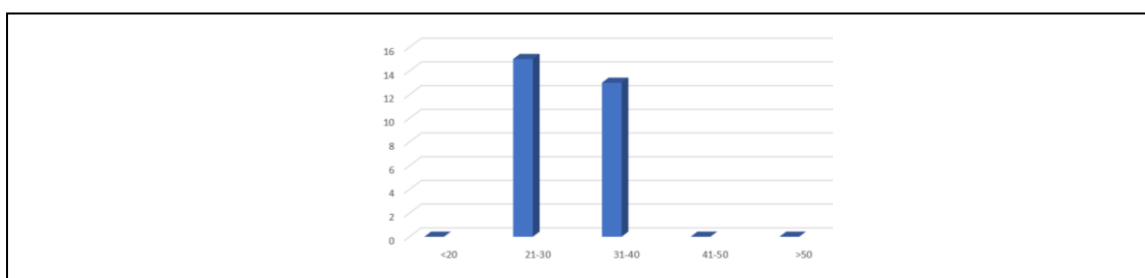
The findings in the study in the form of employee characteristics can be shown by the following figure:

Figure 1. Employee Characteristics by Gender



Male employees are 59% and female employees are 41%. The average age of employees is in the age range of 21 to 30 years and also in the age range of 31 to 40 years.

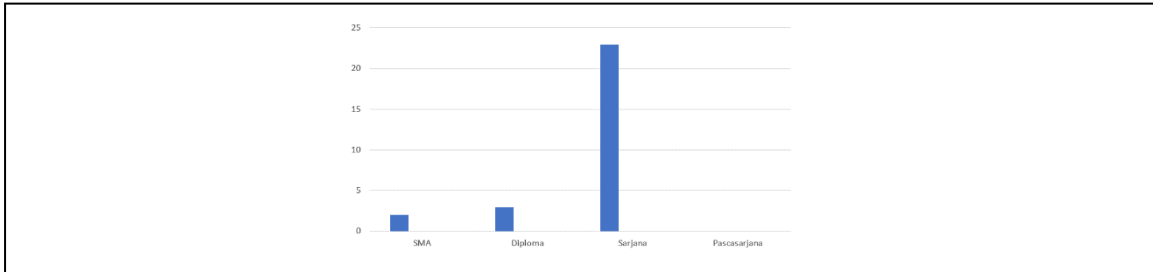
Figure 2. Employee Characteristics by Age



Source: Processed by Researchers

The dominant employee education level is Bachelor and there are only a few who have high school diplomas.

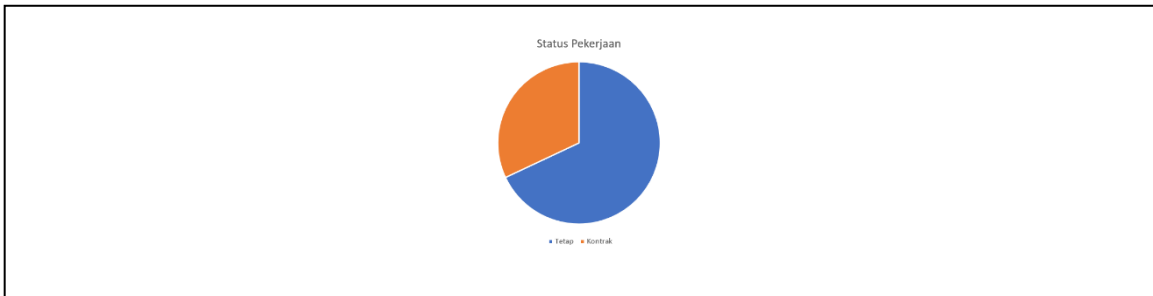
Figure 3. Employee Characteristics based on Education



Source: Processed by Researchers

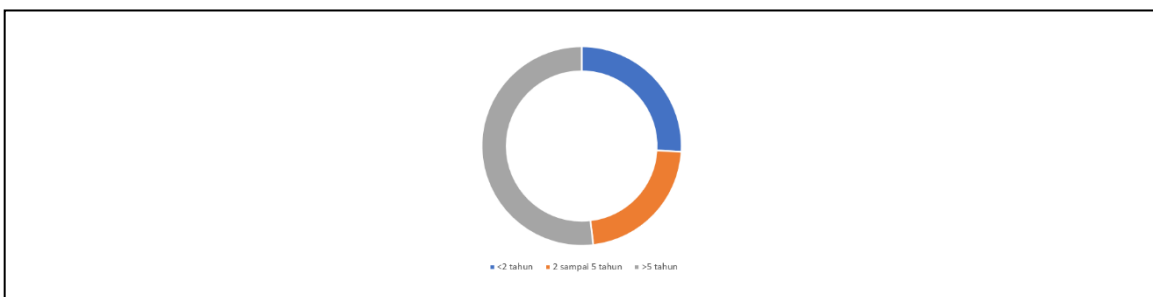
The employment status of employees is more permanent employees, which is 68% and the rest are contract status at 32%.

Figure 4. Employee Characteristics by Employment Status



The characteristics of employees based on the length of work in Islamic banking are dominated by employees who work for more than 5 years, which is 52%, then employees who work for less than 2 years at 26%, and the rest, namely the length of work with a range of 2 to 5 years, which is 22%.

Figure 5. Characteristics of Employees based on Length of Work in Sharia Banking



Discussion

The results showed an assessment of the level of knowledge based on indicators of knowledge, understanding, application, analysis, synthesis, and assessment, which has a value that is in the good range (76%-100%) of 78% with the following details:

Table 1. Knowledge Level

Column 1	Column 2
Knowledge	98%
Understanding	90%
Application	62%
Analysis	42%
Synthesis	45%
Valuation	49%

Source: Processed by Researchers

The assessment of the attitude shown by employees about the merger into Bank Syariah Indonesia based on cognitive, affective, and conative indicators has a value that is in the fairly good range (56%-75%) of 68% with the following details:

Table 2. Attitude Assessment by Indicators

Column 1	Column 2
Cognitive	82%
Affective	46%
Conative	78%

Source: Processed by Researchers

Table 3. Attitude Assessment Score Results

Column 1	Column 2
Excellent	12%
Good	14%
Good enough	68%
Bad	6%
Very bad	0%

Source: Processed by Researchers

The level of employee perception about the merger into Bank Syariah Indonesia is in the positive perception range of 59%.

The results showed that the level of knowledge based on indicators of knowledge, understanding, application, analysis, synthesis, and assessment was in the good range (76%-100%) of 78% with the following details:

Table 4. Perceptual Assessment

Column 1	Column 2
Positive	59%%
Neutral	37%%
Negative	4%

CONCLUSION

The description of the knowledge, attitudes, and perceptions of employees about the merger into Bank Syariah Indonesia was carried out using a survey method in the form of questionnaires showing that the assessment of employee knowledge in good condition, the assessment of employee attitudes in good enough condition, and employee perception in positive perception conditions.

Where employees implement company policies and are in a new work environment after the merger. The assessment can be an input for relevant institutions in implementing new program rules. Companies can improve the knowledge, attitudes, and perceptions of employees by increasing interaction within the company, managing the environment and work atmosphere to be even better.

The recommendation of the results of this study is that companies that will implement a merger strategy need to pay attention to the completeness of the information that will be conveyed to employees by adjusting the fields of each employee.

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