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## New Culture Integration in the Merger of Bank Syariah Indonesia (BSI)

**Eric Kurniawan, Iskandar Ritonga, Nurhayati**

UIN Sunan Ampel Surabaya, Indonesia

Email: [eric.kurniawan@bankbsi.co.id](mailto:eric.kurniawan@bankbsi.co.id)

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### Abstract

Post-merger cultural integration is very important and fundamental for companies that carry out mergers. Because the implementation of a merger or merger of two or more different entities poses challenges to changes in organizational structure, organizational culture and corporate systems. As in the research of K. Bijlsma-Frankema who examines the success factors of cultural integration and the process of cultural change in mergers and acquisitions. With research on the effects of friction between structure and culture, as well as friction between different cultures, on organizational functioning. The purpose of this study is to determine how the process of developing new culture integration policies in Bank Syariah Indonesia mergers, implementation strategies and the implications of implementing new culture integration in Bank Syariah Indonesia mergers. This research uses qualitative methods, where the object of research is seven relevant BSI employees. The main theory used in this study is the theory of Organizational Culture developed by Cortina which is a guideline for integrating culture successfully in the organization that carries out the merger. The theory of Seven Steps to Merger Excellence Hill, R. Weiner and Weiner and the supporting theory initiated by Picot related to three strategies in cultural integration. In the implementation of new cultural integration, BSI has 3 stages of implementation, namely; (1) Diagnostic, (2) Activation, and (3) Destination. The results showed that the new culture integration (NCI) process in the BSI merger did not run instantly, but through the process of pre-merger, planning, implementation, and evaluation. NCI Implementation Strategy in BSI merger with optimization of the role of leaders to provide inspiration and motivation to all employees. The implications of NCI in the BSI merger Lie in changes in structure, products and human resources.



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## 1. Introduction

Islamic banks have become one of the most popular financial institutions recognized globally, including in countries such as Saudi Arabia, Malaysia, the United Kingdom, Germany, Egypt, Pakistan, Singapore, and Sudan. Its existence has changed the face of the economic system in the global digital era. Likewise with Islamic banks in Indonesia which are the hope of most people because of the potential to bring the benefit of the nation (Kurnialis, Uliya, Aulasiska, & Nizam, 2022).

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Indonesia has great potential as the world's most populous Muslim country to develop Islamic banks because of the potential market share with the number of residents who are mostly consumers. In addition to the population, economic growth in the range of 6%-6.5% is quite high, namely at 6.0%-6.5% and the integration of the economic system can positively boost investment ratings. This can be directly proportional to investor interest in investing in this sector. In addition, Indonesia has abundant natural resource capital (SDA) that can function as underlying in the Islamic financial industry (Siregar & Siregar, 2020).

Based on data as of August 2022, the market share of Islamic banks is 7.03 percent, with a proportion of 66.14% for sharia commercial banks (BUS), 31.39% in sharia business units and the rest or 2.47% in sharia people's financing banks. "Sharia Banking Market Share," accessed June 23, 2023, <https://www.antaraneews.com/berita/3177193/ojk-catat-pangsa-pasar-perbankan-syariah-capai-703-persen-per-agustus>. In reality, the Islamic banking volume of all transactions amounted to only 1.6% of total transactions compared to the market share of conventional banks. This reflects that there is a shift in the development of a globalized Islamic economy. In the past, the development of the Islamic economy mainly focused on the Islamic financial industry, but now the focus has shifted to the real sector. The data also shows that the Muslim market share shows an increase in the Islamic economic market globally in terms of consumption in 2016 as much as USD 2,006 which increased by 11.9 percent and in 2022 is projected to reach USD 3,081 billion.

To anticipate this change, the Indonesian government through the Minister of SOEs announced at the end of 2020 that it would merge three Islamic banks. State-owned banks namely BRI Syariah, BNI Syariah and Bank Syariah Mandiri will become new entities, namely Bank Syariah Indonesia (BSI). Even though the merger was carried out during the COVID-19 pandemic, the merger was still carried out by following existing laws and regulations with the aim of boosting the development, growth and expansion of the company's assets, market share and increasing sales. On February 1, 2021, the three (BNIS, BRIS, BMS) agreed to join with a deed of merger marked by the direct leadership and President and Vice President of the Republic of Indonesia Joko Widodo Ma'ruf Amin.

Merger is the process of merging two or more companies or consisting of different business entities merging into one new entity. In a merger, existing companies are legally merged into a single, new entity, and the stockholders of the companies before merging become shareholders in the new entity. In the Islamic view, a merger can be described as a partnership or "shirkah", as described in Q.S. Shaad verse 24.

وَأِنَّ كَثِيرًا مِّنَ الْخُلَطَاءِ لَيَبْغِي بَعْضُهُمْ عَلَى بَعْضٍ إِلَّا الَّذِينَ ءَامَنُوا وَعَمِلُوا الصَّالِحَاتِ وَقَلِيلٌ مَّا هُمْ

Translation: 24...."And surely most of the people who are associated with some of them do evil to others, except those who believe and do righteous deeds; and very few of these people".

After the merger, BSI's assets amounted to Rp 228 trillion and 1,120 service offices and had 20,094 employees. In addition, BSI also has 1,785 ATM machines throughout Indonesia. That way, automatically, the merged bank will be ranked 7th in Indonesia, both in the conventional and sharia categories, and its asset value is above Bank Panin, OCBC NISP, Bank Danamon, and BTPN. The success of this merger makes BSI a great hope for the development of Islamic banking in Indonesia.

Many Indonesians are enthusiastic about the existence of BSI. The indication can be seen from the significant increase in BRISyariah share price. In fact, within 3 years, BRIS's share price has increased rapidly to IDR 2,750 per share before it was officially ratified on February 3, 2021, compared to the initial public offering (IPO) price of IDR 510 on February 9, 2018 per share. Moreover, BRIS's share price had peaked in early 2021 with a range of IDR 3,980, explaining the popularity of great hope and trust from the public in the development of the Islamic banking business in Indonesia.

Achieving the company's operational efficiency is the purpose of merging or merging these banks. Merging organizations with different backgrounds and goals and different cultures is certainly a challenge. According to Prayudhayant and Tjiharjad, organizational effectiveness is strongly influenced by the organizational culture developed. Therefore, forming a positive organizational culture model is essential for a company to achieve its goals. A study also states that when positive organizational culture values can be emphasized in the company, it can support business growth and development (Shafrani, Wahyuningtyas, & Farida, 2022).

On the other hand, merged companies are vulnerable to changes in organizational culture. Given that corporate culture is a very dynamic and constantly evolving variable and its changes are difficult to predict. Of course, mergers bring many new challenges. First, different product variants and market segments for each legacy bank, for example BRI Syariah which has historically focused more on the small and micro business segment, BNI

Syariah which focuses more on the corporate, housing and retail sectors, and BSM focuses on the consumer and SME segments. Second, work culture is openness where everyone has their own rules, characteristics, and style. The merging bank must integrate the work culture of three different banks (Supriyanto, Ekowati, Wekke, & Idris, 2018). The conflict that arises from each "self" and industry ego is a challenge in the merger of the three banks.

Several studies on bank mergers show both positive and negative results. According to Bradt, organizational mergers are still the strategy of choice in future organizational change. Some examples of organizations that have carried out the merger process include Chevron Pacific Indonesia and Chevron Indonesia Company, as well as the lively merger process in connection with the integration of ASEAN banks in 2020. However, although the act of merging organizations is highlighted as an important strategy, it often fails. According to Bradt, about 83% of organizations that carry out the merger process fail. These failures are caused in large part by the mistakes of the leaders of the organization.

Preliminary research shows that the BSI merger actually has a positive impact in at least 6 aspects. The difference can be distinguished from 2019-2022 and 2021-2022, here is the comparison:

**Table 1 Comparison of financial statements before and after merger**

No	Size	Before the Merger		After the Merger	
		2019	2020	2021	2022(Sept)
1	Net Income (Rp M)	1,952	2,188	3,028	3,205
2	Return On Equity	11.28 %	11.19 %	17.66 %	17.44%
3	Return On Asset	1.44 %	1.38 %	1.61 %	2.08%
4	Cost Of Credit	2.17 %	2.60 %	2.36 %	1.84%
5	Cash Coverage	86.81 %	134.3 1%	148.8 7%	162.27%
6	Non Performing Financing	3.21 %	2.88 %	2.93 %	2.67%

Source: BSI Year-End Report 2022 (Doc. Personal)

Supriyanto's research on bank mergers analyzes that the success of bank mergers is determined by how focused the new culture integration process is. That is, an analysis of bank mergers concludes that the success of bank mergers depends on a focus in the process of integrating new cultures. The implications of this research in organizations successfully merging have long-term theoretical and practical consequences. This implication is focused on observers and merger actors to consider the integration of the new culture as the dominant variable in achieving successful organizational mergers.

Previous research on models, processes and strategies of cultural integration in merged organizations was conducted by Supriyanto. In addition, Katinka Bijlsma and Frankema, Terrill L. Frantz and Mehdi Safawi also conducted research related to this (Mehdi Aghaei, Aasi, & Panchapakesan, 2021).

Based on the explanation above, academically it is considered important to conduct research related to the theme "New Culture integration in the merger of Bank Syariah Indonesia." This study seeks to examine how the merger policy of state-owned Islamic banks, both in terms of process and strategy resulting from the merger. The role of cultural integration is very important to be prioritized as the key to the success of the company or organization merger process.

Thus, some of the formulations of problems in this study are:

1. What is the process of developing a new culture integration policy in the BSI merger?
2. What is the implementation strategy of new culture integration in the BSI merger?
3. What are the implications of implementing new culture integration in the BSI merger?

### **Merger**

"Merger" which means "merged" or "merged". In a business context, merger refers to the process of merging two different companies or business entities into one new single entity. In the merger process, one company will usually disappear legally and merge into another company. According to the Job Creation Law No. 11 of 2020, hereinafter referred to as the CK Law, which amends the provisions of the Limited Liability Company Law and clarifies Article 109 (1Merger refers to legal actions taken by one or more companies to merge themselves

with other existing companies with the consequence that the assets and liabilities of the merged company become the right of the merged company, while the status of a merged corporate entity is terminated by law, Black's Law Dictionary says, "the fusion of absorption of one thing or right into another" (Garner, 2009).

According to Article 1 paragraph 9 of the German Stock Company Law, a merger is a legal act in which one or more companies decide to merge with an existing company so that the remaining companies retain assets and liabilities, and the legal status of the merged company ends. As a result, the surviving company retains its assets and liabilities and the legal status of the merging company ends.

As a strategy to reorganize a business, mergers essentially have advantages and disadvantages. In the existing regulations and guidelines in Indonesia and still relevant today, including also referring to various literature of other countries, it can be concluded that the definition of "merger". Various considerations and mature bases must be concerned in the implementation of mergers, in the development of the business and trade world the purpose of mergers is not limited to efforts to overcome internal problems, but also aims to develop the business and at the same time expand its network. Companies incorporated by owners or groups of companies do so basically with the intention of solving a number of problems that burden the company. Synergy is also considered to be the result of mergers and acquisitions when the combined value of two or more companies exceeds the sum of their respective values prior to the transaction. Companies can also benefit from mergers and acquisitions for a variety of reasons, including improved marketing, research, managerial capabilities, technology transfer, and efficiency efforts through reduced production costs (Arif & Setiawan, 2021).

As a corporate restructuring strategy, mergers essentially have advantages and disadvantages. In fact, the implementation of the merger must be carried out with careful thought and consideration. Because the business and trade world is developing rapidly, mergers are not only to deal with the company's internal problems, but can also be used to expand the company's network and further develop the company. Companies that merge through owners or groups of companies generally do so with the intention to resolve some of the problems plaguing the company. Synergistic benefits are also considered as a result of mergers and acquisitions when the combined value of two or more companies exceeds the sum of their respective values prior to the transaction. Businesses can also benefit from mergers and acquisitions for several reasons, including increased marketing, research, talent management, technology transfer, and efficiency through lower production costs.

The reasons behind the merger, (1) Increase synergy; (2) Increase the amount of capital; (3) Maintain production continuity; (4) Secure distribution channels; (4) Reduce competition. In addition, mergers can provide benefits by increasing business efficiency and stability, as well as strengthening positive contributions to the company. This is related to the guarantee of clear products and markets, easy funding obtained due to lender trust in companies that have been settled, customers who have been built, operational and administrative systems that have been tested, experienced employees faster infrastructure growth, and the time available to start new marketing. Mergers are believed to be the most effective and efficient way to strengthen a company. Even so, approval from shareholders is required in every merger which sometimes takes a long time. Although it has many benefits, mergers also have possible disadvantages such as:

1. It is difficult to accurately estimate the value of the target company.
2. Expensive consultant fees;
3. More complicated bureaucracy;
4. Expensive costs for coordination;
5. Organizational morale declined as a result of the merger;
6. Not necessarily the value goes up.

It does not mean that increased wealth for the shareholders involved dalam merger will automatically improve the efficiency and productivity of the company

Hill, Weiner, & Weiner present the seven best steps to a merger: Seven Steps to Merger Excellence. The pre-merger phase consists of Cultural DNA Due Diligence, where collaboration is used to develop a culture of integration as an initial overview of the framework. The next steps after the pre-merger include: (1) Involvement and Engagement in formulating a rational new identity, (2) Shared Vision to expand the vision and realize the plan, (3) Analysis to evaluate the strategy framework, (4) Action to execute the prepared plan by showing a sense of ownership, (5) Implementation to build momentum during implementation, (6) Maintenance to determine the direction and energy of the company's new identity, and (7) Renewal to reevaluate and recreate.

The merger stage follows a cycle that can be given feedback and start over from the initial stage to continue at the next stage. There are several stages in the merger process according to (Jati, Najmudin, & Fauzi, 2023), namely: (1) Planning stage. For initial identification, it is carried out to find and collect information about potential

companies to join. The next stage is screening which functions as a screening and selection process from various prospective target companies that have collected information. (2) Stages of the Merger Process. There are four steps in this stage, namely formal bidding, due diligence, negotiation / deal, and closing. (3) Post-Merger Stage. This stage begins with the integration of new employees, systems, and company culture. In the post-merger stage, the company must implement this, namely operational integration, data and information technology integration, and portfolio and contract integration. The post-merger stage is a very important stage in ensuring the success and stability of the merger results.

### **Organizational Culture**

According to the Big Indonesian Dictionary (KBBI), culture comes from the Sanskrit word *budhayyah*, which represents the plural form of *buddhi* which translates as principles related to the human head and thought. In anthropology and history, culture is at the core of different groups and societies on the views and interactions of their members with foreigners and how they solve problems (Rivai & Sagala, 2011).

Human creation that arises and is applied to the environment is called culture. If the culture is implemented continuously, it will build community patterns, such as discipline habits at work. This habit will have a positive and sustainable impact until old age. However, if you are used to being lazy and unmotivated at work, it will have a negative impact that affects old age.

Several indicators can be used to measure the core or basic values of an organizational culture: such as members' understanding of the goals to be achieved, the ability of the organization to provide opportunities for its members to participate in decision making, the ability of the organization to improve performance and not favor certain groups in the organization, organizational attitudes towards member achievement, the use of empirical evidence in decision making, the quality of social relations between members, and the integrity of the organization in working honestly and reliably to achieve the goals that have been set

In the context of organizational culture, there are four variables that influence it are process, people, structures, and environment. (1) Process is the behavior, attitude, and interaction among individuals, groups, and intergroups in the organization. (2) People refers to the expectations, needs, abilities, and values of members of the organization. Meanwhile, (3) structures are formal mechanisms and systems designed to direct behavior and achieve organizational goals, while (4) environment refers to the organization's external environment such as markets, technology, shareholders, customers, government regulations, culture, and social norms.

According to Kreitner and Kinicki, organizational culture has characteristics that set it apart from the rest. The first characteristic is that the socialization process is used to introduce characteristics to new employees. The second characteristic is that employee behavior in the workplace is influenced by this characteristic. The third characteristic applies to two different levels, namely in relation to outward foresight and the ability to withstand change (Robert, n.d.).

Building on the previous framework, the researcher reaffirms the importance of culture in organizations from the aspect of roles. The role of culture in organizations is clarified in this study from a role point of view. According to (Cortina, 2015), work culture determines the success of mergers within the organization. Smooth integration of organizational culture is key to the success of the merger. Unsuccessful mergers result from a mismatch between the members of the organization and the new culture and the inability to integrate the organizational culture (Sperduto, 2007).

The important role of organizational culture is seen in changing culture into integration with the new organizational culture. In order for the role of culture in the merged organization to have a beneficial impact, several keys are needed that must be considered (the key to cultural change). One of the key to important cultural change are five basic assumptions, namely: 1. Organizational cultures exist. 2. Each organizational culture is relatively unique. 3. The concept of organizational culture is a socially constructed concept. 4. Organizational culture provides organization members with a way of understanding and 5. Making sense of events and symbols (Chiang, 1990).

Champoux reports the results of his studies that show there is a relationship between certain organizational culture characteristics and organizational performance. Empirical evidence shows that there are several types of organizational culture that can improve organizational performance, including: (1) a strong culture that emphasizes customer satisfaction, employees, work partners and leadership roles; (2) participatory culture in decision making; (3) organizations that are well organized and have clear objectives and procedures; (4) organizational culture that has been firmly attached to all members; (5) organizations that promote the value of social responsibility; (6)

organizations that emphasize accuracy, predictability, and courage in taking risks; and (7) organizations that value shared values and adaptability.

### **New Culture Integration in Merged Companies**

In the Dictionary of Sociology written by Soerjono Soekanto, integration is defined as the process of controlling against conflicts and deviations in a social system and creating a whole of certain elements. In addition, cultural integration means the degree of functional dependence between elements in a culture. In anthropology, the concept of integration also has several other meanings, such as the unification of different cultures and forming cultural unity that is different from the culture of origin. This process can be referred to as acculturation, diffusion, inculturation, and assimilation (Soekanto, 2015).

Cultural integration in the context of a merged company is the process of combining different organizational cultures after two companies merge. Successful cultural integration plays an important role in the overall success of a merger. The process of integrating a new culture involves several phases and strategies. This is a critical aspect of successful mergers, as cultural differences that are not properly addressed can lead to tension, conflict, and disharmony among employees and departments. First of all, it is important to explain the main points of the culture involved and focus on the new culture that will be formed in the organization combined. This involves understanding the values, beliefs, and practices of each culture and identifying areas of alignment and potential conflict. Active management of the integration process is essential. This includes taking initiative actions to bridge gaps between cultures, eliminating disparities, and defining new cultures that will guide the merged organization. It is important to involve key stakeholders and ensure their active participation in the integration process (Supriyanto et al., 2018).

Building a shared vision, content, and new values is another important aspect of cultural integration. It involves aligning the goals and objectives of the merged organization as well as developing a shared understanding of the desired culture. Achievement measurement and continuous improvement are also required to ensure successful integration of the new culture. The impact of organizational culture on the integration process cannot be ignored. Organizational culture affects the effectiveness of change implementation and integration process management. Different types of organizational culture, such as hierarchical, group, rational, and developmental cultures, can have different effects on the dimensions of supply chain integration. For example, rational culture is considered most appropriate for supply chain integration, while hierarchical and developmental culture is related to internal and customer integration. In addition, employee expectations and perceptions regarding mergers and new cultures are also important for integration. Employees from different organizations may give different meanings to each other's cultures and have different expectations of the merged organization. Managing these expectations and addressing perceived threats or concerns is essential for smooth integration (Dackert, Jackson, Brenner, & Johansson, 2003).

Cultural integration refers to the process of merging and blending the cultures of two or more organizations during a merger or acquisition. According to Picot (2002), there are three different strategies for cultural integration. 1) Assimilation: This strategy involves one organization adopting the culture of another organization. This requires the dominant organization to impose its culture on the acquired organization, resulting in a loss of identity for the acquired organization. Assimilation can be effective when there is a clear power imbalance between organizations or when their cultures are highly compatible. 2) Integration: In this strategy, both organizations work together to create a new culture that includes elements of both organizations. This requires open communication, collaboration, and compromise to develop a shared culture that reflects the values and goals of both organizations. Integration is often thought of as a more balanced approach that allows the preservation of the unique cultural elements of each organization. 3) Separation: This strategy involves maintaining a separate culture for each organization without trying to integrate it. It is commonly used when organizations have different identities and cultures that are difficult to align. Segregation can be a temporary solution until a more suitable integration strategy can be developed, or it can be a long-term approach if the organization operates independently.

## **2. Materials and Methods**

This research uses qualitative research using descriptive policy research methods. Problems that are usually owned by company administrators or decision makers become the starting point for policy research. This becomes significant because organizational administrators, managers, and decision-makers have to solve problems. In this study, BSI employees are the object of research.

The data source of this study consists of primary data and secondary data. The main source of information or the main source of information is oral information obtained from informants (communities), in this case 7 informants from various stakeholders, such as BSI head office in Jakarta, regional administrators at provincial representatives and branches located in the city. Representative. Secondary data in this study are information obtained from books, literature, brochures and articles related to this study.

The data source sampling technique used is purposive sampling. Purposive sampling is a sampling technique of a data source based on certain considerations. Certain points include that the person chosen as a resource person or informant is considered the most experienced or qualified to integrate the new culture of BSI mergers. The research location is at BSI's head office in Jakarta, BSI's representative office in provincial representatives, and BSI's branch offices in city/district representatives.

All collected data are analyzed through observation, interviews, and documentation studies through data analysis steps. The qualitative analysis technique used in this work is a data analysis technique according to the contribution model, where someone tries to compare what happens with what is intended or expected, ie. compares the results obtained with previously used standards. Data analysis in qualitative research occurs during data collection.

### 3. Results and Discussions

#### **Comparability of research groups: NCI Policy Development Process**

According to the theory used in this study, Hill, Weiner and Weiner show seven steps to merger excellence. The stages of fusion can be described as follows. Before proceeding to the seven stages, there is a pre-fusion activity, namely DNA-Culture due diligence, i.e. cooperation in building a cultural integration strategy as a framework agreement or initial contract. After the pre-merger, the following steps are followed: (1) Participation and involvement, i.e. to dream rational dreams formulate a new identity, (2) A shared vision, i.e. expand the vision obtained and implement that vision; (3) Analysis is an assessment of existing conditions within the framework of the strategy that has been prepared; (4) Action, which is to complete the process that has been prepared by creating a sense of belonging; (5) Execution, i.e. creating and creating the most important momentum or force during execution; (6) Maintenance, i.e. focus on the direction and energy of the new corporate identity (new organization identity); and (7) renovation, i.e. reevaluation and recreation or reevaluation and recreation (Weiner & Hill, 2018).

With the merger which is a large-scale organizational change activity, it causes the need for corporate culture integration so that the merged company can be adaptive and achieve the merger goals. In the integration of the new culture of the merged company requires several stages, one of which is the process of developing a new culture Integration policy.

Benchmarking carried out by BSI in the process of developing NCI (New Culture Integration) policies during merger by learning benchmarks to Bank Mandiri related to work culture values. In addition to benchmarking Bank Mandiri as the parent, BSI also hires experienced external consultants at global companies, namely McKinsey & Company, Willis Towers Watson and ACT Consulting.

The implementation of the BSI merger means that there has been an integration of three different entities, namely Bank Syariah Mandiri (BSM), Bank Negara Indonesia Syariah (BNIS) and Bank Rakyat Indonesia Syariah (BRIS) which were previously competitors with each other, but after the merger became a force that is expected to have a considerable impact on the development of Islamic banking in Indonesia.

Maintaining organizational values and culture is an important factor to maintain the success of the company. Culture includes repetitive systematics of ways of thinking, attitudes, and behaviors, as well as the distinctive features that distinguish one group from another. These values should also support the company's goals.

In July 2020, the Ministry of SOEs launched the basic value of "AKHLAK" which stands for Amanah, Competent, Harmonious, Loyal, Adaptive, and Collaborative, as a principle that must be held by all SOE employees in running their business and daily activities. This principle aims to form a code of conduct applied by workers in the office environment and outside the office environment, as well as to carry out the transformation process of SOEs as a whole to each of their human resources. In addition, the core values of new SOE human resources such as BSI are also set as "AKHLAK" as the identity and glue of work culture to improve performance on an ongoing basis.

The Code of Conduct has been prepared to provide guidance in behavior for the Board of Commissioners, Board of Directors, and employees of the Bank in realizing business values and ethics as the Bank's cultural values. This is intended so that the Bank's Vision and Mission can be achieved. As an implementer of the code of conduct, the Code of Ethics has the responsibility to encourage professional behavior, uphold responsibility, courtesy, fairness, and trust in establishing business relationships with customers, associates, and co-workers. All BSI Human Resources are expected to carry out this responsibility.

At that time, BSI was in the process of merging, so BSI prepared itself to become an adaptive body with changes not only on a national and even international scale by issuing a decree (decree) for the formalization of cultural values in each legacy.

#### 1. Proses Pre-Merger

Before undergoing the pre-merger process, BSI made careful preparations to ensure the smooth and successful merger. Careful preparation before pre-merger is essential to reduce risk and ensure successful merger. With good preparation, BSI can overcome challenges and maximize the benefits of the incorporation process.

The process of reviewing the laws and regulations governing the implementation of the BSI merger process was assisted by 3 experienced consultants McKinsey & Company, Willis Towers Watson and ACT Consulting. In the arrangement of workers in a merger company or BSI, there are no superior merger participants and the organizational structure is not centralized on one legacy but is equivalent because mergers are not acquisitions or consolidations which are takeovers of company ownership, not mergers.

The advantage of the merger of three state-owned Islamic banks into BSI according to Tribudi as HRD is to open a large Islamic bank in Indonesia where previously BNIS and BRIS occupied the bottom position in the Indonesian banking world and were equivalent to Bank Muamalat and Bank Mega Syariah Syariah, but with the merger, BSI shot far away from banks that were previously equal and became large banks and their ideals were not only national but global. The drawback of the merger is the challenge that must be faced in uniting the cultures of three different legacies. The determination of company targets for internal is aimed at optimizing cultural integration and collaborating between work units and between ex legacy such as consumers not only collaborating with consumers, micro can collaborate with pawns, partners, retirement.

In building the HR commitment of the three banks BSM, BRIS and BNIS during the BSI merger process by issuing guidelines for 18 typical BSI behaviors issued by the board of directors so that the management of BSI's human resources is in accordance with the rules issued by SOEs by adjusting based on company values. In addition, HR commitment is built by encouraging HR to adapt to one culture after the merger.

#### 2. Internal-External Evaluation Process

The company's evaluation process involves an in-depth analysis of various aspects of the business, including financial, operational, strategic, and external environmental factors. The purpose of this evaluation is to gain a comprehensive understanding of the company's condition and identify areas that need improvement or improvement.

The internal and external evaluation process carried out after the merger of BSI with value stream mapping or quality management tools that can run the current state of a process by opening opportunities for improvement and reducing inefficiencies. After that, get a recommendation for culture integration and then get treatment from Mr. Ganjar Ary as ACT Consulting.

#### 3. NCI Development Process Analysis

The NCI Policy Development process is in line with the theory proposed by Hill, Weiner, & Weiner. In theory (Seven Steps To Merger Excellence) the stages of successful merger of the organization, Hill revealed In the pre-merger stage, Cultural DNA Due Diligence is carried out to understand and analyze the organizational culture to be combined. This involves collaboration between the parties involved to build a cultural integration strategy that will be the cornerstone of the merger process. Post-merger continued with the following stages: (1) Involvement and Engagement, namely dreaming a rational dream regarding the formulation of a new identity, (2) Shared Vision, which is expanding the vision from being owned and providing a vision to be realized; (3) Analysis is evaluating the existing conditions within the framework of the strategy prepared.

Involvement and engagement has long been initiated before the leadership of President Joko Widodo and Vice President Maruf Amin. This idea was then refined by launching a merger of 3 Islamic banks (BNIS, BSM, BRIS) to become BSI. Second, strengthen Shared Vision. BSI, in this case, prepared a special team before the merger. The results of the research were then used as analysis material at the BSI board leadership meeting. In addition, it also cooperates with another consultant owned by Ary Ginanjar named ACT international consultant. This consultant translates in more detail related to the work culture unit that will be run by each BSI employee.



Strengthening this vision is enhanced by a team that forms employee structures and cultures from superiors to subordinates.

#### **NCI Implementation Strategy in BSI Merger**

Leadership has a very crucial role in determining the success of an organization. It is important for companies to understand how to formulate a clear vision, as well as how to motivate human resources to change and move in the direction of the new vision. In this case, leadership has two important components, namely the leader and followers. Meanwhile, human resources also play an important role in the company's success.

BSI leaders have their own way of inspiring and motivating all ranks to achieve the same vision and mission. At the beginning of the merger, many BSI employees were shocked, especially with the new culture below (NCI). The leaders realized that. So to anticipate it the role of leadership is very important.

In addition to the open culture within BSI, to support the achievement of NCI implementation is to implement effective leadership strategies as a basic framework for managing change. The implementation of a new culture at BSI is faced with the challenge of cultural integration that is not easy. It was noted that 80 percent of the successful merger process was unsuccessful because of the difficulty of uniting different cultural values. The harmonization process is indeed quite difficult because the three predecessor entities of BSI have different behaviors, beliefs and values. However, BSI must now be able to build BSI One Culture which is the result of the cultural integration of the three previous entities. System migration is also a big challenge in addition to cultural integration, because the three predecessor entities also have diverse system formats. In cultural integration, first must revive the name performance culture, service culture, then riskal culture, then the name community development. Then build a solidarity team, and so on there are six pillars.

In every company, there are specific challenges that must be faced, including in the context of mergers implemented by BSI. In addition to the challenges of cultural integration, companies must also deal with conflicts that may arise due to differences in individual interpretations and experiences. Different experiences can be associated with different cultural backgrounds, and a person who can achieve interpersonal meaning with others is a person who is able to understand those differences. Understanding organizational culture by all human resources is very important, as it can affect the success or failure of an organization. Individuals who join from different organizations may also have difficulty in adapting to the new organizational culture. Maintaining a conducive level of conflict is a form of control to ensure optimal organizational effectiveness and dynamics. The conflict arises here due to differences in the cultural backgrounds of the three organizations that merge and include each employee (Wirawan, 2019).

#### **Implications of NCI on BSI merger**

At the moment of BSI's transformation, in addition to rolling out in offices and services must run well, BSI also implements culture integration. This integration process is an important key to success to produce better communication and team work between the three entities that merge into one in a greater commitment to the organization. Therefore, the internalization process of "BSI One Culture" becomes very important through the Culture Integration Activation (CIA) program.

All levels of management/management of the Bank must be proactive and directly involved in internalization efforts, from the ranks of BOD, Senior Executive Vice President, Board of Commissioners, as well as the Sharia Supervisory Board and all employees. The process runs intensely (carried out daily, weekly, and monthly) based on AKHLAK core values such as CIA Monthly Series, Taujih Pekan Ber-AKHLAK and Akhlak Is My Way. BSI provides 2 (two) way non-official communication facilities openly among all levels of the Bank, namely through BSI Club and BSI Muda, as a forum for millennial generation in building/forming/activating communities in their work units.

This is expected to be a unifier for BSI personnel in order to support the Bank's vision and mission. The Bank has conducted an internal survey related to BSI One Culture internalization activities in 2021. As a result, AKHLAK's core values internalization index reached 97.7% (High Implementation Index). Meanwhile, the alignment of employee personal values and current culture to "BSI One Culture" is 96.9% (High Alignment Index). In the implementation of NCI BSI or called the Internalization Program "AKHLAK BSI 2021 – 2022", there are 10 stages, namely:



Source: Personal Documents

**Figure 1 Stages of Moral Internalization**

### 1. AKHLAK Products as BSI's New Culture

(Cameron & Quinn, 2011) in the book *Organizational Culture and Mergers* express that organizational culture is seen as the values, beliefs, and perceptions of employees in the organization. Thus, organizational culture reflects the values, beliefs, and norms of behavior of employees in the organization in order to give meaning to the situations they face.

Prior to the merger, each BSM, BNIS, and BRIS Bank had an organizational culture that was adhered to. This culture is a guideline for determining regulations, behavioral guidelines, morale, and things that support the achievement of targets from each employee. In this cultural analysis section, researchers will first explain the culture of each of the three legacy Islamic banks.

The organizational culture of Bank Syariah Mandiri (BSM) before the merger was called share value, which was abbreviated to "ETHIC" consisting of: "(1) Excellence: Work hard, smart, complete wholeheartedly to provide the best results. (2) Teamwork: Active, synergize for mutual success. (3) Humanity: Caring, sincere, giving benefits and flowing blessings to the country. (4) Integrity: Honest, obedient, trustworthy and responsible. (5) Customer Focus: Oriented to continuous and mutually beneficial customer satisfaction (Bank Syariah Mandiri).

BNI Syariah before the merger applied the principle of "Four Six" superior corporations. This principle is a guide for BNI human behavior consisting of Four work culture values and Six main behavioral values of BNI people. The four values of BNI Syariah's work culture consist of:

1. Professionalism
2. Integrity
3. Customer Orientation
4. Continuous improvement

While Bank BRI Syariah itself has a work culture consisting of 7 basic values and 49 main behaviors that are applied to every employee to achieve the vision and mission in the realization of "Pasti Oke". Professional, Enthusiastic HR Award, Tawakal Integrity Oriented and Customer Satisfaction.

The work cultures that existed previously in each Islamic bank were then merged and merged into BSI. BSI itself uses the same core values as SOEs. In accordance with the Circular Letter of the Minister of State-Owned Enterprises of the Republic of Indonesia Number. SE-7/MBU/07/2022 Regarding the Core Values of Human Resources of State-Owned Enterprises, the Core Values of SOE Human Resources are established as the identity and glue of work culture that supports continuous performance improvement and is the basis for the formation of human resource character within SOEs, Subsidiaries, and Consolidated Affiliated Companies. This work culture is called Akhlak. In practice, AKHLAK culture can improve performance through at least three channels, namely improved coordination and control within the company, increased alignment of goals between the company and

stakeholders, and increased productivity and employee behavior (Sinera, Ariani, Sari, Anwar, & Gultom, 2022). All SOEs and their entities are required to implement AKHLAK as a whole in the framework of uniformity and applied to other human capital systems, which of course differ in conditions, complexity, and readiness of each SOE.

This new AKHLAK culture is able to bring changes to BSI towards cultural acceleration and integration. In addition, through the ACT Consulting / ESQ institution which conducts a measurement of the implementation of AKHLAK at BSI using the ACHI (AKHLAK Culture Health Index) method, the survey results in 2022 show that the total organizational cultural health index at BSI has increased from 2021, which is 82.1% to 85.8%. In fact, this figure is above the average of the total organizational culture health index in 177 SOEs and subsidiaries, which is 64.2%. The AKHLAK implementation index at BSI has increased significantly from 45.3% in 2021 to 81.4% in 2022. The achievement of the AKHLAK implementation index is far above the average of other SOEs which is at 44.5%.

## 2. Impact of NCI on BSI Products

Products become an important value for the sustainability of the company / organization. Likewise with BSI, Before the merger each legacy has different product characteristics, product focus, product features, post-merger BSI is required to be able to collaborate the best products from each legacy in order to produce end state products that are in accordance with BSI's vision and mission, in practice the Value Stream formed by BSI selects and decides the best product from each legacy to be used as BSI's final product in terms of financing products, while for funding products Value Stream tries to collaborate and accommodate every advantage and disadvantage of legacy bank funding products (BRIS, BNIS, BSM) to produce competitive collaboration products, Here are the champions products from each bank that have become BSI's final products:

**Table 2 BSI Products**

No	Nama Produk	Produk Champion
1	Pembiayaan Mitraguna	BSM
2	Pembiayaan Pensiunan	BSM
3	Pembiayaan Cicil Emas	BSM
4	Gadai	BSM
5	Pembiayaan Otomotif	BSM
6	Wholesale	BSM
7	Pembiayaan SME	BRIS
8	Pembiayaan Mikro	BRIS
9	Pembiayaan Griya Program	BRIS
10	Griya/KPR	BNIS
11	Hasanah Card	BNIS
12	Pendanaan	Kolaborasi fitur BSM, BRIS dan BNIS

Source: Personal Documents

Bank BSI products are selected products from the results of a long discussion of Value Stream Financing and Funding Products, As for each legacy has products and product equivalents for financing and funding, specifically for Financing products, the value stream agrees to choose the best financing product (product champion) owned by each legacy which will later be used as a product of BSI's financing products, The selected product champion will automatically be adopted with all product features inherent so far without being combined with equivalent product features from other legacies. Meanwhile, funding products use a different approach from the selection approach of financing product champions, where funding products are the result of a combination and

collaboration of funding products from all legacy banks, so this provides a great opportunity to complement and perfect each other in order to produce the best BSI products. The selection of BSI financing champion products has a tendency to the preferences and main segments of each legacy, such as the legacy of BRI Syariah which has been better known as a bank that focuses on micro business, then its microfinance products are adopted as BSI microfinance products, even so for BNI Syariah which has been seen to be very focused on the housing segment and sharia financing cards its products are adopted as BSI home products and BSI sharia financing cards, even so with BSM which has been focusing on wholesale business and payroll-based consumer financing, both products were chosen to be BSI products.

### 3. Impact of NCI on BSI Organizational Structure

Organizational structure is a description of the division of authority and responsibility as well as vertical and horizontal relationships of an organization in carrying out its activities. Changes to the organizational structure are the answer to various adjustment efforts both internal and external. One of the demands of the community today is the effectiveness of the public administration system in carrying out public service functions through a healthier and more efficient organizational structure. Organizational restructuring is carried out to anticipate and accommodate changes that arise in the implementation of daily tasks both short and long term. Changes in structure will result in an effective and efficient organization in providing quality services to the community. That the effectiveness and efficiency of an organization is determined by three important elements, namely the mission and strategy of the organization, organizational structure, and human resources.

In the context of structure, researchers will provide an overview of the impact of mergers on the structure at BSI which will be divided into three parts. The central structure in general has similarities with before the merger, only that the structure is more filler. The Board of Directors structure of the BSI Bank Head Office has almost doubled compared to the structure of the Board of Directors of Legacy Bank, which originally BRIS and BNIS had a board structure of 5 directors each, BSM 8 directors, in the BSI structure of 10 directors. In the ten-number BOD structure of Bank BSI, the combination is a combination of the HR of the Board of Directors from 3 legacy banks, 6 HR from BSM and two HR directors each from the legacy BRIS and BNIS, from here it appears that the composition of the mix of HR elements of the Board of Directors of BSI is a combination and mixture of the HR of the Directors of 3 legacy banks proportionally. This also happened to the structure of the Head of Division (Group Head), where in the legacy structure of BRIS previously there were 18 Division Heads, BNIS 25 Division Heads and BSM as many as 41 Division Heads, in the structure of BSI Division Heads there was a significant addition to the structure of Division Heads so that it became 58 Division Heads.

As well as the collaboration and mixing of 3 legacy Bank HR in the Board of Directors structure, so did the formation of the Head of Division structure, where the largest proportion came from BSM Legacy HR as many as 32 people, BNIS legacy as many as 12 people, BRIS legacy as many as 10 people, plus additional human resources from Bank Mandiri and external pro hire HR as many as 2 and 1 person respectively. This is a form of accommodating the human resources / talents of the 3 legacy banks proportionally, although there is no standard formula regarding what proportion each is and using what reference as the basis for its policy, at least this effort shows the good faith of the shareholders to jointly look at the human resources of the 3 legacy banks as potential human resources who have competence and expertise in their respective fields.

Regional Office Structure is a regional office-equivalent structure that oversees the scope of provincial level coordination or a combination of several provinces according to the distribution of the number of areas and branch offices, regional offices are headed by a regional office head called the Regional Chief Executive Officer (RCEO). The comparison of the legacy regional office structure with the BSI regional structure is as follows:

Table 3 Regional office structure BRIS, BNIS, BSM, BSI

No	Struktur Regional BRIS	Struktur Regional BNIS	Struktur Regional BSM	Struktur Regional BSI	Asal Pejabat RCEO
1	Tidak Ada		RO Medan	RO Medan	BSM
2	Tidak Ada		RO Palembang	RO Palembang	BSM
3	Tidak Ada		RO Jakarta 2	RO Jakarta 2	BSM
4	Tidak Ada		RO Kalimantan	RO Kalimantan	BSM

5	Tidak Ada		RO Makasar	RO Makasar	BSM
6	Tidak Ada	RO Jakarta	RO Jakarta 1	RO Jakarta 1	BSM
7	Tidak Ada		RO Semarang	RO Semarang	BNIS
8	Tidak Ada	RO Bandung	RO Bandung	RO Bandung	BNIS
9	Tidak Ada	RO Surabaya	RO Surabaya	RO Surabaya	BNIS
10	Tidak Ada			RO Banda Aceh	BRIS

Source: Personal Documents

From table 3 it can be concluded that Legacy BRIS is the only legacy that did not have a regional office structure in the organizational structure before the merger. At the time of the merger, BSI provided an opportunity for BRIS legacy human resources to occupy the position of RCEO Banda Aceh. The legacy BNIS had a regional level structure before the merger as many as 3 regional offices, and at the time of the merger legacy BNIS human resources had the opportunity to occupy three RCEO formations, namely for the Semarang, Bandung and Surabaya regions. While the BSM regional office structure turned out to be very identical to the BSI regional office structure, where previously BSM had nine regional offices and at the time of the merger BSI had a total of 10 regions with the addition of one Aceh regional office.

The area office structure at BSI is identical to the area office structure at BSM with the addition of 10 new area office points as a consequence of a significant increase in the number of service offices as a result of the merger process, where the Area Manager officials who occupy the additional 10 structures come from legacy BRIS and BNIS with each allotment getting 5 formations.

#### 4. Impact of NCI on BSI's HR

The HR issue is the most sensitive issue of all merger issues at BSI, considering that HR is the most valuable asset for the BSI organization. Every organization in general really needs human resources because for organizations, human resources are the most valuable assets they have. The general policy taken by BSI management is as follows:

1. There is no rationalization policy for human resources resulting from mergers, be it layoffs or other forms of rationalization.
2. At the middle managerial level, such as Business Managers at branch offices and Branch Office Heads automatically continue to hold positions as they were before the merger without having to go through a re-assessment and profiling process.
3. There is no salary reduction policy or take home pay employee salaries between after the merger and before the merger.
4. The length of service while in legacy is calculated accumulatively as the length of service at BSI.
5. Health insurance facilities, benefits, and other benefits that had previously been received in legacy did not change much in the first year, and only uniformity was gradually carried out since the second year of the merger.

As explained above, after the merger, BSI chose to contribute to 3 cultural attributes, namely; products, structure, and human resources. Through a series of merger processes, BSI prepared everything carefully and in detail. This can be seen from the preparation (pre-merger), merger, and post-merger evaluation. The way BSI merged is also in line with the theory put forward by Picot (2002). According to Picot, there are three different strategies for cultural integration, namely the monoculture strategy which is a strategy where larger companies impose their corporate culture on smaller companies in the form of "cultural colonization".

Then the multicultural strategy, where the acquisition maintains each culture and cultural coexistence is seen as enrichment; and the third is the mixed culture strategy where the cultures between the two companies are united so that a new culture is supported by each company.

The most common cultural integration in the merger process is the monoculture strategy, in contrast to the cultural integration process at BSI which chooses a mixed culture approach, which generally occurs in horizontal mergers. This integration strategy will produce a new culture with a new vision, mission, and shared values that are aligned with the structure, system, strategic direction expected to be realized from the merger activities. This strategy largely focuses on finding a working practice approach that is suitable for the combined company. And this mixed strategy is what BSI uses during its cultural integration process.

## 5. Evaluation of NCI Application in BSI Merger

## DETAIL INDEX PER CDR



No	CDR	Responden	Populasi	Indeks Implementasi AKHLAK	Indeks Keseimbangan	Indeks Keselarasan Nilai Pribadi dan Organisasi	Indeks Keselarasan Budaya Saat Ini dan Diharapkan	Indeks Energi Positif	Total Indeks
	<b>BSI WIDE</b>	18388	18418	81.4 % TINGGI	100.0 % TINGGI	49.9 % RENDAH	100.0 % TINGGI	97.6 % TINGGI	85.8 % TINGGI
	<b>KANTOR PUSAT</b>	4488	4518	79.1 % TINGGI	100.0 % TINGGI	49.9 % RENDAH	100.0 % TINGGI	97.1 % TINGGI	85.2 % TINGGI
1	CEO Directorate	136	136	94.1 % TINGGI	74.9 % CUKUP	49.9 % RENDAH	74.9 % CUKUP	99.4 % TINGGI	78.6 % TINGGI
2	Compliance & Human Capital Directorate	379	379	76.8 % TINGGI	100.0 % TINGGI	49.9 % RENDAH	74.9 % CUKUP	95.5 % TINGGI	79.4 % TINGGI
3	Finance & Strategy Directorate	215	216	90.3 % TINGGI	100.0 % TINGGI	74.9 % CUKUP	49.9 % RENDAH	98.6 % TINGGI	82.7 % TINGGI
4	Information Technology & Operations Directorate	332	335	74.7 % CUKUP	74.9 % CUKUP	37.4 % RENDAH	74.9 % CUKUP	96.8 % TINGGI	71.7 % CUKUP
5	Retail Banking Directorate	177	182	66.8 % CUKUP	74.9 % CUKUP	74.9 % CUKUP	74.9 % CUKUP	95.6 % TINGGI	77.4 % TINGGI
6	Risk Management Directorate	1455	1455	80.3 % TINGGI	100.0 % TINGGI	49.9 % RENDAH	100.0 % TINGGI	97.4 % TINGGI	85.5 % TINGGI
7	Sales & Distribution Directorate	352	371	69.0 % CUKUP	74.9 % CUKUP	49.9 % RENDAH	74.9 % CUKUP	95.3 % TINGGI	72.8 % CUKUP
8	Vice President Director 1	1071	1071	81.3 % TINGGI	100.0 % TINGGI	49.9 % RENDAH	100.0 % TINGGI	97.1 % TINGGI	85.7 % TINGGI
9	Wholesale & Transaction Banking Directorate	286	286	75.4 % TINGGI	74.9 % CUKUP	49.9 % RENDAH	74.9 % CUKUP	96.7 % TINGGI	74.4 % CUKUP
10	Treasury & International Banking Directorate	85	87	85.3 % TINGGI	74.9 % CUKUP	49.9 % RENDAH	74.9 % CUKUP	97.4 % TINGGI	76.5 % TINGGI

Notes :  
Adanya kecenderungan bias yang cukup signifikan untuk Responden <30

58

Source: Personal Documents

Figure 2 Detail Index Per CDR

Evaluation of the application of new culture integration BSI or called AKHLAK with the ACHI survey (AKHLAK Culture Health Index) there are six indices, namely:

## 1. Moral implementation index

Analysis of the level of implementation of AKHLAK values, which are observed and experienced by employees in daily work behavior.

## 2. Equilibrium index

Cultural health index based on the distribution of scores in 6 areas of awareness in the current organizational culture

## 3. Personal and organizational value alignment index

Analyze the level of employee attachment to the organization's current work culture.

## 4. Current and expected cultural alignment index

Analyze the level of trust that exists in employees in the direction of the organization in the future.

## 5. Positive energy index

Analysis of the positive level of energy index that supports employee productivity in achieving the set targets.

## 6. Total organizational culture health index

The overall health level of organizational culture, based on a combined analysis of the five indexes.

It can be seen that all total indices above 70% this shows that the implementation and implementation of the new culture after the BSI merger can be said to be successful, but there are some points that are worth below 75% or in the sufficient category. Based on the AKHLAK implementation index has an average of 79.5%, this shows that the implementation of AKHLAK is high. For the balance index, it has an average of 87% including the high category. The personal and organizational value alignment index shows the lowest index among others, this is because employees tend to be in the comfort zone in the same position for a long time. Employees are not yet concerned about self-development and organization. The training needs provided by employees are still felt to be not in line with employee needs and the merger process has an impact on each region/unit which sometimes still carries its legacy. . For the current cultural alignment index and expected to be in the high category.

## 4. Conclusion

Based on the analysis and discussion, it can be concluded that the new culture integration (NCI) process in the BSI merger begins with benchmarking and in formulating the BSI NCI accompanied by consultants. In NCI, BSI uses one culture which is a form of translation of AKHLAK (Amanah, Competent, Harmonious, Loyal, Adaptive, and Collaborative) work values in companies under SOEs. NCI Implementation Strategy in the BSI

merger by optimizing the role of leaders in providing inspiration and motivation to all ranks in order to achieve the same vision and mission. The implications of NCI on BSI mergers when the implementation of NCI BSI or known as AKHLAK internalization are carried out through 10 technical stages involving all BSI personnel to be more quickly adaptive and merged, this is a form of simplification of Seven Steps To Merger Excellence which becomes 3 stages, namely diagnostic, activation and destination. The occurrence of the BSI merger has implications for changes in product, structure and human resources. The results of the evaluation of the application of NCI in BSI in the first and second years show that they are broadly in line with expectations, but the Personal and Organizational Value Alignment index needs attention to be optimized.

This study shows that the merger and cultural integration approach at BSI is simplified with only three stages of the process, namely; (1) Diagnostic, (2) Activation, and (3) Destination, this is a simplification of the theory proposed by Hill, Weiner, & Weiner (2008) which shows there are seven stages to merger (Seven Steps To Merger Excellence).

The results of this study also corroborate the theory put forward by Picot (2002). According to Picot, there are three distinct strategies for cultural integration. Most merger companies use a monoculture strategy for their development, however, BSI chooses to use a mixed culture strategy. The reason behind it all is that BSI wants to accommodate the differences from the previous 3 legacy banks (BRIS, BNIS, BSM) into a large container called BSI. In addition, so that each bank can be embraced proportionally and each feels.

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