

Bank Syariah Indonesia (BSI) Management Strategy In Facing Digital Banking Transformation

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Abstract

Digital transformation has restructured the banking industry, including the Islamic banking sector in Indonesia. Bank Syariah Indonesia (BSI), as the largest Islamic banking institution in Indonesia, is required to respond to changes in digital technology to improve operational efficiency, service quality, and competitiveness in the banking industry. This study aims to examine the management strategies implemented by Bank Syariah Indonesia (BSI) in facing the transformation in digital banking. The methodology used is a descriptive qualitative approach with a literature study technique, using secondary data derived from BSI's annual report, official publications, research journals, and other related literature. The findings of this study indicate that BSI's management strategy in handling digital change has been implemented through five main aspects: digitalization of banking services through mobile banking and internet banking, enhancement of cybersecurity systems, product innovation tailored to customer needs, development of human resource skills through digital training, and establishing strategic partnerships with financial technology (fintech) companies. Furthermore, the implementation of Good Corporate Governance (GCG) and compliance with sharia principles are crucial factors in building public trust in the digital services offered by BSI.

Keywords: Management Strategy, Bank Syariah Indonesia, Digital Transformation, Digital Banking, Sharia Banking.

INTRODUCTION

Advances in information and communication technology have driven fundamental changes in the global financial services industry, including the Islamic banking sector in Indonesia. Banking digitalization has shifted customer interaction

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patterns from branch-based services to faster, more flexible, and more efficient app-based services. In an increasingly competitive financial industry, digital transformation is no longer merely an incremental innovation but has become a strategic necessity for banking institutions to maintain business continuity and improve the quality of service to the public.(Husni Shabri, 2022)

Bank Syariah Indonesia (BSI), the result of the merger of PT Bank BRIsyariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah in 2021, holds a strategic position in strengthening the national Islamic financial industry. The establishment of BSI is expected to create a large-scale Islamic bank that is globally competitive, technologically modern, and remains grounded in Sharia principles. As the largest entity in the national Islamic banking industry, BSI is required to respond to developments in digital technology to improve operational efficiency and expand access to Islamic finance for the public.(Abdulloh, 2023)

Digital transformation in the Islamic banking sector is realized through various service innovations, such as mobile banking, internet banking, QRIS, digital account opening, contactless payments, and analytics-based customer data integration. The implementation of these technologies provides benefits such as accelerated transactions, operational cost efficiency, improved customer experience, and expanded service reach without geographical boundaries. Thus, digital banking is a crucial instrument in enhancing the competitiveness of Islamic banks in the digital economy era.(Islamiah et al., 2024)

In the context of Islamic banking, digitalization has distinct characteristics from conventional banking. All implemented technological innovations must remain compliant with Sharia principles, be free from usury, avoid gharar (unlawful activity), uphold transparency, and provide fairness to all parties. Therefore, Islamic banking management strategies must not only focus on business efficiency but also ensure Sharia compliance in every digital product and service developed.(Siregar et al., 2025)

As the largest Islamic bank in Indonesia, BSI has implemented various digitalization initiatives through the development of a mobile banking application, updating its digital service ecosystem, collaborating with fintech companies, and strengthening its information technology security system. This strategy is crucial because current customer behavior tends to favor services that are easily accessible, real-time, secure, and integrated with daily transaction needs. Therefore, BSI's ability to manage digital transformation will significantly determine its competitive position in the future.(Ulum, 2025)

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Furthermore, the implementation of digital transformation at BSI must be supported by good corporate governance, adaptive risk management, and an innovative organizational culture. Digitalization without strong strategic management support has the potential to lead to inefficiencies, system failures, and internal organizational resistance. Therefore, the role of top management is crucial in determining the direction of Islamic banking digitalization policies.(Nugraha et al., 2024)

Several previous studies have primarily addressed digital banking from the perspective of customer satisfaction, service quality, or technology adoption. However, research specifically examining the management strategies of Indonesian Sharia Banks in addressing digital banking transformation is relatively limited. Yet, management strategy is a key factor in the success of organizational transformation processes through the planning, organizing, implementing, and evaluating digital policies.(Aisyah et al., 2026)

Based on this description, this study aims to analyze the management strategy of Bank Syariah Indonesia (BSI) in facing the digital banking transformation. This research is expected to contribute academically to the development of modern Islamic banking management literature and provide practical recommendations for BSI in improving its competitiveness, service quality, and business sustainability in the digital era.(Khansa et al., 2025)

THEORETICAL BASIS

Strategic management is a systematic process encompassing strategy formulation, implementation, and evaluation to achieve organizational goals effectively and sustainably. According to Wheelen et al. (2018), strategic management enables organizations to respond adaptively to changes in the external and internal environment. Strategic management is crucial in the banking industry, as the sector faces intense competition, regulatory changes, and digital technology disruption.(Hunger, J & Wheelen, Thomas, 2012)

Islamic banking is a financial institution that operates based on Islamic principles, such as the prohibition of usury (riba), gharar (gharar), and maysir (gambling), and prioritizes a profit-sharing system and economic justice. According to Ismail (2018), Islamic banks are not solely profit-oriented, but also focused on the values of blessing, social justice, and community welfare. Therefore, Islamic bank management requires a strategy that balances business objectives and Sharia compliance.(Drs. Ismail, 2017)



Digital transformation is organizational change through the integration of digital technology into all business activities to create efficiency, innovation, and a better customer experience. Laudon and Laudon (2020) explain that digital transformation involves not only the use of technology but also changes in business models, organizational culture, and work processes. In the banking industry, digital transformation has become a primary need amidst shifts in customer behavior toward online-based services.(Laudon & Laudon, 2010)

Digital banking is a banking service that utilizes digital technology to facilitate customer transactions without the constraints of time and space. In Islamic banks, digital services must adhere to Sharia principles in terms of contracts, cost transparency, and transaction security. According to the Indonesian Bankers Association (2021), digital banking encompasses mobile banking, internet banking, digital account opening, QR payments, and integration with the digital financial ecosystem.(Prawira, 2021)

Good Corporate Governance (GCG) is a corporate governance system that emphasizes the principles of transparency, accountability, responsibility, independence, and fairness. In the banking sector, GCG implementation is crucial because banks manage public funds and face high risks. In Islamic banks, GCG is strengthened through the function of the Sharia Supervisory Board, which oversees Sharia compliance. According to Sutedi (2019), GCG can increase public trust and strengthen organizational sustainability.(Kusmayadi et al., nd)

The success of digital transformation is largely determined by the readiness of human resources. Dessler (2020) stated that modern organizations require human resources with digital competencies, problem-solving skills, and a readiness for change. Furthermore, Robbins and Judge (2019) emphasized that an innovative, collaborative, and adaptive organizational culture is a crucial factor in driving the success of a digitalization strategy.(Dessler G, 2020)

Based on the theories above, Bank Syariah Indonesia's (BSI) management strategy in facing the digital banking transformation is influenced by several key factors: technological innovation, human resource quality, implementation of good corporate governance, sharia compliance, and customer service orientation. The synergy of these five factors is believed to enhance BSI's competitiveness in the digital era and strengthen the position of Islamic banks in the national financial industry.(Robbins & Judge, 2019)



RESEARCH METHODS

This study uses a qualitative approach with a descriptive approach. The qualitative approach was chosen because this study aims to deeply understand Bank Syariah Indonesia's (BSI) management strategy in facing digital banking transformation through interpretation of phenomena, policies, and organizational dynamics. According to Creswell and Creswell (2018), qualitative research is used to comprehensively explore the meanings, perceptions, and social processes occurring within the research object. This approach is relevant because the focus of the research is not on hypothesis testing, but rather on strategic analysis conducted by BSI in responding to digital change. (Creswell & John W, 2018)

Types of research

The type of research used is library research, utilizing various secondary data sources. Library research is a research method conducted through the collection and review of various scientific literature, books, official reports, journals, regulations, and company documents relevant to the research topic. According to Zed (2018), library research aims to produce a conceptual analysis based on valid and systematic written sources. Therefore, this method is suitable for examining BSI's management strategy in the context of digital banking transformation. (Zed & Mestika, 2018)

Data source

The data sources in this study consist of secondary data, namely information obtained indirectly through official documents. The secondary data used include Bank Syariah Indonesia's annual reports, corporate sustainability reports, publications from the Financial Services Authority (OJK), Bank Indonesia, scientific books, journal articles, and credible economic news. The use of secondary data allows researchers to obtain an empirical picture of BSI's digitalization development, service innovation, and the company's strategic policies. (Bougie & Sekaran, 2019)

Data analysis

The data analysis technique used the interactive model of Miles, Huberman, and Saldaña, which consists of three stages: data reduction, data presentation, and conclusion drawing. Data reduction was carried out by selecting information relevant to BSI's management strategy. Data presentation was done in descriptive narrative form for ease of understanding. Next, conclusions were drawn through systematic

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interpretation of the research findings. This model was chosen because it can produce in-depth and structured analysis in qualitative research. (Sugiyono, 2016)

Research Expectations

This research is expected to provide theoretical and practical contributions to the development of Islamic banking management in the digital era, particularly regarding Bank Syariah Indonesia's (BSI) strategy in facing digital banking transformation. Theoretically, this research is expected to enrich the academic literature as a reference for further research, while practically, it can serve as evaluation material and consideration for BSI management in formulating an effective, adaptive, and competitive digital strategy. Furthermore, this research is also expected to provide input for regulators in formulating policies that support the digitalization of Islamic banking, as well as increasing public understanding and trust in Sharia-based digital services to encourage financial inclusion and national economic growth.

RESULTS AND DISCUSSION

Digital Transformation in the Islamic Banking Industry: Concepts and Challenges for BSI

Digital transformation is the process of integrating digital technologies to fundamentally change the way an organization creates value and delivers services to customers. In the context of Bank Syariah Indonesia (BSI), digital transformation involves not only the use of technologies such as mobile banking and internet banking, but also strategic changes in its business model, organizational culture, and customer interaction methods. As the largest Islamic bank in Indonesia, BSI is required to adapt to technological advances to improve operational efficiency and strengthen its competitiveness in the increasingly competitive digital financial market. (Siregar et al., 2025)

The development of digital transformation has driven a shift in BSI's service delivery, shifting from traditional face-to-face systems to faster, more flexible, and more efficient digital services. This is reflected in the increasing use of applications that allow customers to conduct transactions directly without time or location constraints. This transformation process aims not only to improve service efficiency but also serves as BSI's strategy to expand access to Islamic finance, especially for communities previously underserved by formal banking services. (Siregar et al., 2025)



However, BSI's digital transformation has unique characteristics compared to conventional banks, as it must remain grounded in Sharia compliance principles. Every digital innovation developed must adhere to the principles of fairness, transparency, and avoid elements of *riba* (usury), *gharar* (gharar), and *maysir* (gambling). Therefore, BSI's digital transformation process is more complex, requiring a combination of technological innovation and strict Sharia management, ensuring the focus is not only on efficiency but also on adherence to Islamic values.(Aisyah et al., 2026)

One of the main challenges BSI faces in its digital transformation is the disparity in digital literacy among its customers. Not all customers have the necessary skills to utilize digital services, resulting in suboptimal service adoption rates. This situation demonstrates that the success of digital transformation depends not only on technological readiness but also on the capabilities of the human resources who serve as service users.(Agama et al., 2026)

Furthermore, limited technological infrastructure in various regions in Indonesia also impacts the effectiveness of BSI's digital banking implementation. Unequal internet network availability and differences in the quality of technology access hinder the delivery of optimal digital services. This results in unequal access to services, requiring BSI to formulate flexible strategies to reach all segments of society equally.(Husni Shabri, 2022)

Digital transformation also exposes BSI to increasingly fierce competition from fintech companies and digital banks. Fintech companies offer faster, more innovative, and high-tech services, challenging BSI to continuously improve the quality of its digital services. In this regard, BSI must not only innovate technologically but also provide added value based on Sharia principles as a competitive advantage.(Trimulyana, 2024)

On the other hand, cybersecurity risks pose a significant challenge to BSI's digital banking implementation. The growth in digital transaction volume is accompanied by an increasing potential for security threats, such as data theft and digital fraud. Therefore, BSI needs to strengthen its technological security systems and implement digital management integrated with Sharia principles to maintain customer trust and operational stability.(Kasmawati et al., 2025)

From a theoretical perspective, digital transformation at BSI can be examined using the Technology Acceptance Model (TAM) and Sharia Banking Governance approaches. TAM reveals that customer acceptance of technology is determined by their perceptions of its ease of use and benefits, while Sharia Banking Governance highlights the importance of sharia oversight in every digital innovation. The

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combination of these two approaches provides a foundation for BSI to formulate a digital transformation strategy that is not only creative and effective but also aligns with sharia principles.(Bhayangkara G et al., 2025)

BSI Management Strategy in Implementing Digital Banking

The digital banking management approach at Bank Syariah Indonesia (BSI) is a strategic response to technological disruption and shifts in customer behavior toward digital. This transformation involves not only the implementation of technology but also a revision of business models and the enhancement of organizational potential. In this regard, BSI positions digital banking as a key foundation for improving operational efficiency and expanding service reach. However, the success of this strategy depends heavily on BSI's ability to align technology with customer needs and adhere to Sharia principles.(Husni Shabri, 2022)

One of the key steps taken by BSI is developing digital services through the launch of mobile banking, internet banking, and super apps like BYOND by BSI. The development of these digital platforms facilitates direct access to financial services, although it also requires robust and secure system readiness. In practice, the success of this strategy is measured not only by the number of features offered, but also by the level of customer adoption and satisfaction with the services provided.(Amelia, 2026)

In addition, BSI launched innovative digital Sharia products by digitizing various financial services, such as online financing, zakat (alms), infaq (donations), and digital waqf (endowments). This innovation reflects BSI's efforts to link Sharia values with technological advancements. However, a major challenge is ensuring that all these digital products adhere to Sharia principles while competing with conventional digital financial products that are more aggressive in terms of innovation.(Siregar et al., 2025)

In terms of technology, BSI is strengthening its digital infrastructure by investing in cloud computing, big data, and artificial intelligence. Utilizing these technologies can improve operational efficiency and data-driven decision-making. However, significant technology expenditures also present challenges in terms of implementation costs and the need for complex system integration, requiring careful strategic planning to maximize added value.(Trimulyana, 2024)

A digital-based customer experience (CX) improvement strategy is crucial to the success of BSI's digital transformation. Easy-to-use, fast, and secure services are key customer needs in today's digital era. However, improving the customer experience depends not only on technology but also on consistent service quality and a prompt

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response to customer complaints. Therefore, BSI must ensure that the digital innovations implemented can truly increase customer satisfaction and loyalty sustainably.(Wakhidah et al., 2025)

BSI is also developing a partnership strategy with fintech companies to expand services and increase Sharia financial inclusion. This collaboration offers BSI the opportunity to access more innovative technology and accelerate the development of digital services. However, collaboration with fintech companies also brings challenges related to risk management, data security, and compliance with Sharia principles, requiring strict oversight.(Kasmawati et al., 2025)

In addition to focusing on technology and services, BSI also focuses on developing digital human resources (HR). Improving employee skills through digital training and skill enhancement programs is a crucial element in supporting digital transformation. However, the challenge is ensuring that every employee can adapt to technological changes quickly and effectively, eliminating the gap between technological developments and HR capabilities.(Bhayangkara G et al., 2025)

Overall, BSI's digital banking management plan can be reviewed using the Resource-Based View (RBV) and Balanced Scorecard methods. The RBV highlights the importance of internal resource management as a competitive advantage, while the Balanced Scorecard provides a structure for assessing the strategy's overall performance. With this approach, BSI's digital strategy is evaluated not only in terms of growth but also in terms of implementation effectiveness and long-term sustainability.(Kaplan & Norton, 1996)

Performance Evaluation and Impact of Digital Transformation on BSI Performance

Digital transformation has become a primary focus for improving the performance of Bank Syariah Indonesia (BSI) amidst increasingly fierce and digitally-oriented banking industry competition. The digitalization process serves not only as an operational tool but has evolved into a core strategy that impacts the entire banking business model. The shift from branch-based services to a digital service model creates structural efficiencies and expands access to financial services. In this regard, digital transformation plays a crucial role in enhancing the competitiveness of Islamic banks at the national level.(Siregar et al., 2025)

In terms of financial performance, digital transformation at BSI has demonstrated a positive impact on asset growth, financing, and third-party funds (DPK). Digitalization

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enables cost efficiencies by reducing branch-based operational expenses and increasing fee-based income from digital services. Furthermore, the increase in digital transactions accelerates fund circulation, which in turn strengthens the bank's liquidity. In other words, digital transformation is closely linked to the growth in profitability and financial stability of Islamic banks.(Thaib, 2024)

Furthermore, digitalization is driving progress in financial intermediation by facilitating access to financing and raising funds from the public. Digital services such as mobile banking and internet banking enable customers to conduct transactions directly, regardless of time and location. This further strengthens public trust in Islamic banking and expands the customer base. Consequently, banks' role as fund collectors and distributors becomes more efficient and effective.(Nugraha et al., 2024)

From a non-financial perspective, digital transformation has significantly contributed to increasing the number of digital service users and the quality of the customer experience. Ease of use of digital applications, speed of service, and transaction security are key factors in increasing customer satisfaction. This improvement in customer experience directly impacts customer loyalty, which ultimately supports the sustainability of the bank's business.(Bhayangkara G et al., 2025)

Furthermore, digitalization also plays a role in increasing operational efficiency by automating business processes and reducing manual involvement. Transactions are faster, more accurate, and error-free, thereby reducing operational risk. This efficiency is reflected in improvements in efficiency ratios such as BOPO (Operating Costs to Operating Income), a key indicator in assessing bank performance. Thus, digital transformation not only improves service quality but also strengthens the organization's internal efficiency.(Khansa et al., 2025)

Digital transformation also plays a strategic role in increasing Islamic financial inclusion, particularly for communities without access to banking services. Through digital services, Islamic financial products can be more easily accessed without geographical restrictions. This is particularly relevant given Indonesia's vast and diverse geographical characteristics. Digitalization supports the distribution of financial services to areas previously difficult to reach by conventional banking.(Masrina & Lestari, 2024)

Furthermore, the integration of digital services with Islamic social financial instruments such as zakat, infaq, sedekah, and waqf (ZISWAF) strengthens BSI's position in Sharia-based economic development. Digitization enables the collection and distribution of social funds to be more transparent, efficient, and accountable. This not



only increases public trust but also expands the social impact of Islamic banking.(Sholekhah et al., 2025)

The effectiveness of BSI's digital strategy is reflected in its ability to create competitive advantage in the national banking sector. Innovation in digital services, integration of the halal ecosystem, and the ability to adapt to technological changes are key factors in increasing competitiveness. In this context, digital transformation serves not only to enhance efficiency but also as a source of strategic differentiation compared to conventional banks and fintech companies.(Masrina & Lestari, 2024)

However, implementing digital transformation also faces several obstacles, such as cybersecurity threats, a limited technology workforce, and a wide gap in the digital skills of the public. These threats can impact customer trust if not managed effectively. Therefore, a comprehensive risk mitigation approach is needed, including improving digital security systems and developing human resource capacity.(Khansa et al., 2025)

The outlook for digital Islamic banking is very positive, driven by increasing technology adoption and public demand for fast, secure, and Sharia-compliant financial services. With the right approach, strengthening digital infrastructure, and improving financial and digital literacy, Bank Syariah Indonesia has a significant opportunity to become a leader in the digital Islamic banking sector in Indonesia.(Bhayangkara G et al., 2025)

CONCLUSION

This study concludes that Bank Syariah Indonesia's (BSI) management strategy in facing digital banking transformation plays a significant role in improving operational efficiency, service quality, and the company's competitiveness in the digital era. An effective strategy is demonstrated through the integration of digital technology, the development of digital-based service innovations, and the enhancement of human resource competencies that are adaptive to technological change. However, the implementation of digital transformation still faces major challenges, including technological infrastructure readiness, data security risks, and low digital literacy among some members of the public. Therefore, a more integrated, sustainable, and sharia-based strategy is needed to optimize digital transformation and support increased sharia financial inclusion and national economic growth.



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