

SWOT ANALYSIS ON CIMB NIAGA SHARI'AH BANK

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Abstract

This study focuses on a SWOT analysis of CIMB Niaga Syariah Bank, The problems and phenomena raised are the competition between Islamic banks and conventional banks in the digital era, where technological changes encourage banks to innovate to meet the needs of customers who increasingly prioritize digital-based transactions. The purpose of the research is to analyze the marketing strategies used by Bank CIMB Niaga Syariah using SWOT (Strength, Weakness, Opportunity, and Threat) analysis in facing competition in the digital era. The research method used in this study is descriptive qualitative with interview data sources, which aims to collect data directly from relevant sources from Bank CIMB Niaga Syariah. The study uses SWOT analysis to assess the strengths, weaknesses, opportunities, and threats to banks. The results of the research on bank competition in the digital era show that digital transformation has significantly changed the landscape of the banking industry. By leveraging the strength of its large customer base and wide range of market opportunities, the bank was able to increase its market share despite the challenges of well-known competitive brands. This research confirms the importance of innovation and financial skills training for customers or clients to support the growth of banks in the Islamic banking sector.

Keywords: *Analysis, SWOT, Bank CIMB Niaga Syariah.*

Abstrak

Penelitian ini berfokus pada analisis SWOT terhadap Bank CIMB Niaga Syariah, Masalah dan fenomena yang diangkat adalah persaingan antara bank syariah dan bank konvensional di era digital, dimana perubahan teknologi mendorong perbankan untuk berinovasi guna memenuhi kebutuhan nasabah yang semakin mengutamakan transaksi berbasis digital. Tujuan penelitian adalah untuk menganalisis strategi marketing yang digunakan oleh Bank CIMB Niaga Syariah dengan menggunakan analisis SWOT (Strength, Weakness, Opportunity, dan Threat) dalam menghadapi persaingan di era digital. Metode penelitian yang digunakan dalam penelitian ini adalah Kualitatif deskriptif dengan sumber data wawancara, yang bertujuan mengumpulkan data langsung dari sumber yang relevan dari Bank CIMB Niaga Syariah. Penelitian menggunakan analisis SWOT untuk menilai kekuatan, kelemahan, peluang, dan ancaman terhadap bank. Hasil penelitian mengenai persaingan bank di era digital menunjukkan bahwa transformasi digital telah secara signifikan mengubah lanskap industri perbankan. Dengan menggunakan kekuatan basis pelanggan yang besar dan berbagai peluang pasar, bank mampu meningkatkan pangsa pasarnya meskipun ada tantangan merek kompetitif terkenal. Penelitian ini mengkonfirmasi pentingnya pelatihan inovasi dan keterampilan keuangan bagi nasabah atau klien untuk mendukung pertumbuhan bank di sektor bank syariah.

Kata Kunci: *Analisis, SWOT, Bank CIMB Niaga Syariah*

Introduction

Islamic banking in Indonesia continues to grow in line with the increasing public interest in financial services based on sharia principles. However, the competition between Islamic banks and conventional banks has become more challenging, especially in the digital age where the key to attracting and retaining customers is technology. Bank CIMB Niaga Syariah, as one of the major players in the industry, faces the challenge of adapting to technological changes while maintaining sharia values in its operations. Although various studies have been conducted on Islamic banking, there is still a gap in understanding how Islamic banks can leverage SWOT analysis to formulate effective strategies in competing in the digital market.

CIMB Niaga was established on September 26, 1955 under the name of Bank Niaga, based on the Deed of Company Incorporation No. 90 made before Raden Meester Soewandi, Notary in Jakarta on September 26, 1955 under the name of PT Bank Niaga, then amended by a deed from the same Notary, namely Deed No. 9 dated November 4, 1955. (Meysha Dwi Andiyani, 2024)

In 1987, this financial institution became the first in Indonesia to introduce ATM services. On November 29, 1989, this institution officially registered shares on the Indonesia Stock Exchange. With the emergence of Pakto 88, Bank Niaga then expanded its reach in the financial sector through the establishment of various companies, including Cigna Life Insurance, Niaga Asset Management, Niaga Leasing Corporation, Niaga International Factors, Saseka Gelora Finance, Niaga Securities, and Bank Sumotomo Niaga. (Rifa'atul Machmudah, 2009) Although it is remembered as an innovative financial institution, Bank CIMB Niaga Syariah also has a reputation as a more cautious and non-expansive bank. However, in July 1997, Tahija surprised many with a high price, which was Rp. 8000 per share for 40% shareholding. Soedarpo actually disagreed with the decision to sell, but was forced to allow it because his position was not as a majority shareholder. He then left the bank they had built with Tahija, Idham, and Robby Djohan. (Robby Djohan, 2003)

Over the years, Bank Niaga has been controlled by Soedarpo and another businessman from Maluku, namely Julius Tahija, starting in 1972. Under their guidance,

the bank has grown successfully to become one of the largest private banking institutions in Indonesia. (Solikin M. Juhro & et al, 2019)

The integration of Lippo Bank into CIMB Niaga is a significant step in the banking sector in the Southeast Asian region. Today, CIMB Niaga provides its customers with comprehensive financial services in Indonesia by combining strengths in the retail banking, small and medium enterprises, and corporate services, including payment transactions. This collaboration makes CIMB Niaga the fifth largest bank in terms of assets, funding, credit and extensive branch network. With a determination to maintain integrity, a primary focus on customers, and a spirit of innovation, CIMB Niaga will continue to strive to maximize its potential to create synergy from this collaboration. All of this reflects CIMB Niaga's core values and is a responsibility that must be carried out for a very bright and promising future. Furthermore, CIMB Niaga established CIMB Niaga Syariah in 2004, although this Islamic bank is still a Sharia Business Unit that is still under the auspices of the CIMB Group, but all its management has been directed and in accordance with sharia principles. (Robby Djohan, 2003)

Indonesia has significant potential to develop Islamic finance in the future, and it is expected that Indonesia will become the world's leading Islamic finance hub. Considering that Indonesia has the largest Muslim population demographically, and is supported by various regulatory tools that facilitate the development of Islamic finance, such as Law No. 21 of 2008 concerning Islamic banking, DSN-MUI fatwas which has now reached 124 fatwas, and a number of regulations for Islamic non-bank financial forums. In 2008, the Government of Indonesia enacted Law Number 21 of 2008 concerning Islamic Banking. This regulation was approved on June 17, 2008, and was officially promulgated in the State Gazette on July 16, 2008. Through this law, several new legal institutions were established to support national development with the aim of strengthening justice, fostering a sense of solidarity, and promoting the equitable distribution of public welfare. (Aravik et al., 2023)

Fintech has a great ability to drive the progress of the Islamic economy and finance in Indonesia, especially with the many applications of fintech services in the Islamic financial sector in various countries. Fintech can be applied to Islamic banking to drive the growth of the Islamic finance industry more effectively, provide efficiency, and

provide fast services to customers, thereby helping to achieve better financial inclusion. Sharia banks do not need to open branches in every region in Indonesia, because fintech services can be accessed by all people, even those in very remote areas. In addition to simplifying transactions and increasing the number of customers, collaborations with fintechs can also improve the performance of Islamic banking, making it more profitable and performs well. (Maziyah Mazza Basya & Betty Utami Silfia Ayu, 2020)

Therefore, in the face of the era of revolution 4.0 which is a condition where there is a major change in the production methods carried out by humans, the Islamic banking industry is faced with the challenge of developing strategies and innovations in integrating digital technology with customer interaction, which makes it easier and more practical for users to access services in Islamic banking. Marketing strategy is a characteristic of a financial institution's reputation. The more customers acquired, the more products will be distributed through the financial institution. (Nurrachmi et al., 2024)

The purpose of this study is to fill the gap by focusing on the SWOT (*Strength, Weakness, Opportunity, and Threat*) analysis of Bank CIMB Niaga Syariah to assess its strengths, weaknesses, opportunities, and threats in an effort to improve its competitiveness in the modern banking industry. It shows that Islamic banks face significant challenges in competing with conventional banks that are the first to utilize digital technology. Conventional banking tends to have advantages in terms of automation systems, intuitive mobile applications, and collaboration with fintechs. However, opportunities for Islamic banks remain large, especially with the increasing public interest in Islamic principles-based services and regulatory support that encourages innovation in Islamic financial products.

Research Methods

Research methods refer to the regular ways or steps carried out by researchers to obtain the truth about a phenomenon, which is based on logical thinking and supported by factual data as real and objective evidence, not just personal assumptions. The research method used in the SWOT (Strength, Weakness, Opportunity, and Threat) analysis of Bank CIMB Niaga Syariah is a descriptive qualitative approach with two data collection methods, namely literature study and interview. Qualitative research methods are

approaches or ways to investigate and understand a major phenomenon, which treats participants as subjects, not just objects. In other words, this type of research gives participants complete freedom to express their thoughts and opinions without the limitations that often arise in quantitative research. (Gamal Thabroni, 2021)

Qualitative research aims to explain, describe, and analyze various phenomena, such as individual and group events, social activities, beliefs, attitudes, perceptions, and thoughts. The resulting description is used to understand the principles and explain things in depth, with an orientation to conclusions. (Gamal Thabroni, 2021)

Data was collected through interviews with resource persons from the bank's Teller. This interview is designed to gain an in-depth perspective on the strengths, weaknesses, opportunities, and threats faced by Bank CIMB Niaga Syariah. The main instruments in primary data collection include closed-ended and open-ended questionnaires as well as semi-structured interview guides. On the other hand, interview guides are used to dig deeper and qualitative information from the interviewees about business strategies and challenges in the digital era. The analysis tool used is in the form of a SWOT matrix, which functions to group and map internal factors (Strengths and Weaknesses) and external factors (Opportunities and Threats) regularly.

Result and Discussion

1. Introduction of Bank CIMB Niaga Syari'ah

Based on Law No. 21 of 2008 concerning Sharia Banking, Islamic banks are financial institutions that operate by following sharia principles or Islamic law. The sharia principles in question include justice and balance (*'adl wa tawazun*), benefits for society (*maslahah*), the principle of universality (*alamiyah*), as well as the prohibition of gharar, maysir, usury, tyranny and prohibited objects, which are regulated by the fatwa of the Indonesian Ulema Council. (Undang-Undang Nomor 21 Tahun 2008 Tentang Perbankan Syariah, 2008). Banks, as financial intermediary institutions whose main task is to collect funds from the public, are expected to use these funds to meet financing needs. (Adinugroho et al., 2023)

Similar to conventional banks, Islamic banks act as intermediary institutions, which means collecting funds, distributing funds, and providing services, with a focus on

compliance with sharia principles in Good Corporate Governance (GCG). In carrying out its functions according to sharia principles, the National Sharia Council (DSN-MUI) issued a fatwa regarding sharia transactions as a reference. The fatwa from DSN-MUI is also a reference for the Sharia Supervisory Board (DPS) in providing assessments related to bank operations and transactions. Bank CIMB Niaga Syariah is Bank CIMB Niaga's response to the development of the Islamic banking business in Indonesia as well as the increasing customer demand for financial transactions that are in accordance with sharia. Carrying a modern concept, Bank CIMB Niaga Syariah offers the best banking services by utilizing the latest technology. (Rifa'atul Machmudah, 2009)

2. Challenges, Risks, and Solutions

The obstacles experienced by Bank CIMB Niaga Syariah are: (1) Strong interbank competition, (2) Risk of changing government regulations, (3) Changes in consumer trends and habits, (4) If Bank CIMB Niaga Syariah's sharia business unit spins off UUS to become a Sharia Commercial Bank.

After conducting interviews with resource persons from Bank CIMB Niaga shari'ah, several important findings were found that can be used as a basis for formulating a bank development strategy in the digital era. (Tartila, 2022)

Strengths include: Positive brand image among the Indonesian people, large deposit interest, free annual insurance if you have a credit card, and adequate competitiveness in Islamic countries such as Indonesia. Bank CIMB Niaga has a number of advantages that set it apart from its competitors. First, they have a wide reach with more than 1,000 branches spread throughout Indonesia. The existence of many of these branches allows them to increase their market share and better serve diverse customer segments. (Rachel, 2023) Meanwhile, the weaknesses include: Limited branch networks that hinder service accessibility for customers and the queue system is still manual. Another weakness is the narrow focus on certain customer segments. Although Bank CIMB Niaga Syariah serves various segments, it appears that their top priority is on high-net-worth companies and customers. New strategies are needed to attract and meet the needs of customers in other segments, such as small and medium-sized businesses or retail customers. (Tartila, 2022) The opportunities are regional autonomy that spurs economic growth and income equality

for the real sector, foreign competition where the majority of the Muslim population can be reached by Bank CIMB Niaga Syariah and the potential of the stock market. Bank CIMB Niaga syariah has a great opportunity to take advantage of technological advances in the banking world. In this digital age, online banking services are increasingly in demand by the public. Bank CIMB Niaga syariah can take this opportunity by innovating in creating digital banking products and services that are more attractive, secure, and easy to use. Then the *threats* faced are the mastery of information technology systems, the superiority of competing banks and state-owned banks or state-owned banks that move to the private sector is a challenge. An additional challenge is the risk of uncertain changes in government regulations. Banking rules can change at any time, and Bank CIMB Niaga Syariah must ensure that the merchant complies with all these regulations to avoid sanctions that could harm their reputation and financial condition. (Tartila, 2022)

Then solutions that can be taken based on the SWOT analysis that has been carried out, Bank CIMB Niaga Syariah can carry out a number of strategic actions to increase competitiveness and overcome various obstacles in the digital era. First, banks must accelerate their digital transformation process by creating easy-to-use mobile banking applications, enhancing cybersecurity protection, and offering integrated digital services. This will improve access for customers, overcome branch network limitations, and attract customers from various groups, including MSMEs and retail customers. Banks must also expand their services to underserved areas, build collaborations with fintech companies, and provide an understanding of Islamic finance to the public. In addition, banks need to strengthen risk management and compliance with lending in order to adapt to regulatory changes from the government. By implementing these measures, Bank CIMB Niaga Syariah is expected to strengthen its position in the midst of competition, expand market share, and strengthen public trust in Islamic banking.

This is a SWOT (*Strength, Weakness, Opportunity, and Threat*) analysis as an approach to strengthen the competitiveness applied by CIMB Niaga Syariah Bank in competition with other banks. Through the preparation and implementation of this SWOT strategy, the company is able to set the right direction and strategy, so that the strategic plan to increase the competitiveness of Bank CIMB Niaga Syariah can be carried out smoothly, efficiently and systematically in achieving a certain goal.

Table 2: Analysis of Bank CIMB Niaga Syari'ah SWOT Matrix by Internal Factors

Yes	Strength	Weakness
1	Have a good brand image among the Indonesian people.	Limited branch network that hinders service accessibility for customers.
2	Large deposit interest.	The system is still manual.
3	Free annual insurance if you have a credit card.	
4	Competitiveness is adequate in an Islamic country like Indonesia.	
5	The workers are able to practice the principles of Islam.	
6	Understanding of sharia products among the public is still not optimal.	

Source: Processed Researcher

Table 3: Analysis of Bank CIMB Niaga Syari'ah SWOT Matrix by External Factors

Yes	Opportunities	Threats
1	Regional autonomy spurs economic growth and income equity for the real sector.	More mastery of information systems and technology of competing banks superior.
2	Foreign competition, which is predominantly Muslim, can be reached by Bank CIMB Niaga Syariah.	State-owned banks in the country that move to the private sector.
3	Stock market potential.	

Source: Processed Researcher

Table 4: Weight Calculation and Rating on Strength

Yes	Strength	Weight	Rating	Score (BxR)
1	Have a good brand image among the Indonesian people.	0.2	3	0.6
2	Large deposit interest.	0.2	3	0.6

3	Free annual insurance if you have a credit card.	0.2	3	0.6
4	Competitiveness is adequate in an Islamic country like Indonesia.	0.2	3	0.6
5	The workers are able to practice the principles of Islam.	0.1	3	0.3
6	Understanding of sharia products among the public is still not optimal.	0.1	3	0.3
Total		1	18	3

Source: Processed Researcher

Table 5: Weight Calculation and Rating on Weakness

Yes	Weakness	Weight	Rating	Score (BxR)
1	Limited branch network that hinders service accessibility for customers.	0.5	3	1.5
2	The system is still manual.	0.5	2	1
Total		1	5	2.5

Source: Processed Researcher

Table 6: Calculation of Weights and Ratings on Opportunities

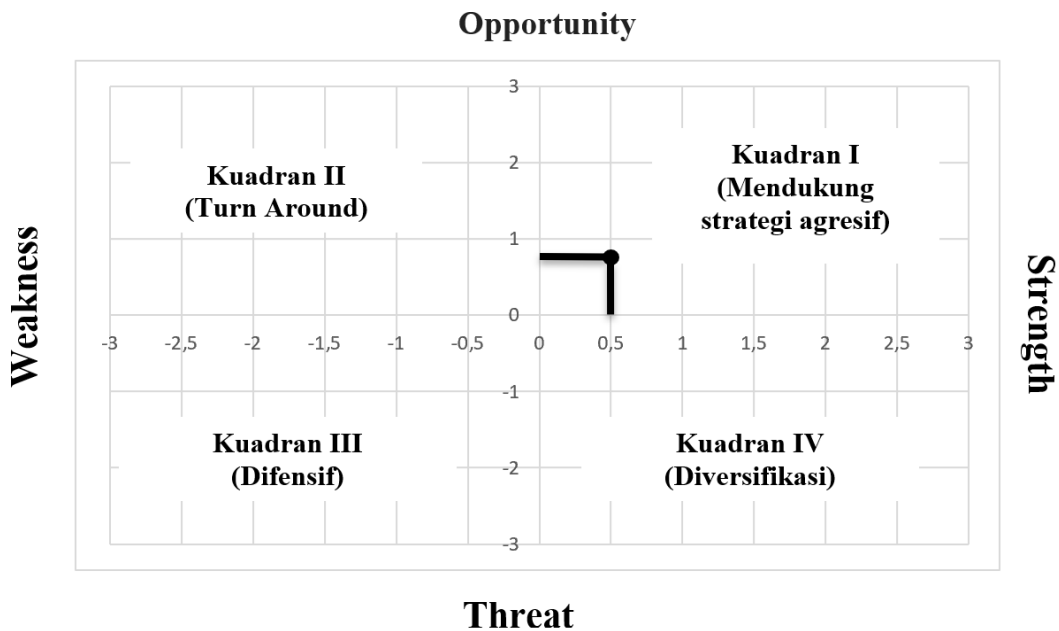
Yes	Opportunities	Weight	Rating	Score (BxR)
1	Regional autonomy encourages economic development and a more equitable distribution of income in the real sector.	0.4	4	1.6
2	Foreign competition, which is predominantly Muslim, can be reached by Bank CIMB Niaga Syariah.	0.3	4	1.2
3	Stock market potential.	0.3	2	0.6
Total		1	10	3.4

Source: Processed Researcher

Table 7: Calculation of Weights and Ratings on Threats

Yes	Threats	Weight	Rating	Score (BxR)
1	More mastery of information systems and technology of competing banks superior.	0.6	3	1.8
2	State-owned banks in the country that move to the private sector.	0.4	2	0.8
Total		1	5	2.6

Based on the analysis of Bank CIMB Niaga Syariah's internal table, a strength factor value of 3 was obtained, while the weakness score was 2.5. Then the IFAS score is the strength score minus the weakness score, so it results in 0.5. The table of the results of Bank CIMB Niaga Syariah's external analysis is an opportunity factor score of 3.4 and a threat factor score of 2.6. So the EFAS score is the opportunity score minus the threat score, so the result is 0.8.



Source: Processed Researcher

Figure 1 : Carttessus Diagram of SWOT Analysis of Bank CIMB Niaga Syari'ah

Quadrant I: This is the most favorable condition for the company, with the existence of opportunities and strengths so that it can take advantage of the various opportunities available. In this situation, the strategy that needs to be implemented is to support aggressive growth (Growth oriented strategy). Quadrant II: Although agencies face various threats, they still have strong internals (Diversionary Strategies). Quadrant III: Despite the large market opportunity, agencies are also faced with several obstacles, such as weaknesses from internal (Turn-oriented Strategy). Quadrant IV: This is the most unfavorable condition because companies face various threats and there are also weaknesses from themselves. The right strategy for this situation is Defensive (Defensive Strategy).

Based on the SWOT (*Strength, Weakness, Opportunity, and Threat*) analysis of Bank CIMB Niaga Syariah as seen in Figure 1 and the table above, the Growth Strategy is designed to achieve significant technological developments, both in product presentation and in combination with other elements. This can be achieved by maintaining the growth of existing technologies, and continuing to update and add advanced features or expand access to a wider market. One of the steps that can be taken is to reduce costs to increase profits.

Table 8: SWOT Analysis Results of Bank CIMB Niaga Syari'ah

IFAS	
Strength	Weakness
<ul style="list-style-type: none"> a. Have a good brand image among the Indonesian people. b. Large deposit interest. c. Free annual insurance if you have a credit card. d. Competitiveness is adequate in an Islamic country like Indonesia. e. The workers are able to practice the principles of Islam. f. The understanding of sharia products 	<ul style="list-style-type: none"> a. Limited branch network that hinders service accessibility for customers. b. The system is still manual.

among the public is still not optimal.

EFAS		
Opportunities	SO Strategy	WO Strategy
a. Regional autonomy spurs economic growth and income equity for the real sector.	a. Creating innovative products that are in line with market needs.	a. Carry out a more aggressive and targeted digital marketing strategy.
b. Foreign competition, which is predominantly Muslim, can be reached by Bank CIMB Niaga Syariah.	b. Collaborate with other financial institutions to expand product range and product introduction.	b. Creating educational programs to increase public awareness about the advantages and benefits of sharia products.
c. Stock market potential.		
Threats	ST Strategy	WT Strategy
a. Mastery of superior information systems and technology of competing banks.	a. Create new products that are more in line with customer needs, such as digital products that are easier to access.	a. Improving innovation and technological infrastructure to provide much better and more efficient services.
b. State-owned banks in the country that move to the private sector.		b. Marketing more sharia products that focus on digital marketing.

Source: Processed Researcher

Based on the IFAS and EFAS tables above, we can know that the IFAS at Bank CIMB Niaga Syariah shows a greater level of strength than weakness and EFAS shows that the opportunity outweighs the threat. So that Bank CIMB Niaga Syariah is in Quadrant I where Bank CIMB Niaga Syariah has various opportunities supported by its strengths. Therefore, the right strategy used by Bank CIMB Niaga Syariah in the S-O

analysis is to create innovative products in accordance with market needs and collaborate with other financial institutions to expand product range and product introduction.

After obtaining the results of the analysis from the data collection based on the SWOT classification at Bank CIMB Niaga Syariah:

1. Strength Opportunities (S-O) strategy, an approach that emphasizes strengths and takes advantage of existing opportunities: (a) Developing innovative products that suit market needs. (b) cooperate with other financial institutions to expand the reach and introduction of products.
2. Strength Threats (S-T) strategy, an approach that uses strength to face existing challenges: (a) produce new products that are relevant to customer needs, including more accessible digital products.
3. Weakness Opportunities (W-O) strategy, an approach that aims to reduce internal weaknesses by leveraging existing opportunities to improve internal conditions: (a) implement a more aggressive and focused digital marketing strategy. (b) Develop educational programs to increase public awareness about the advantages and benefits of sharia products.
4. Weakness Threats (W-T) strategy, an approach that aims to reduce internal weaknesses in order to survive the challenges of: (a) Improving innovation and technological infrastructure to provide better and more efficient services. (b) Offering more sharia products with a focus on digital marketing.

Table 9: CIMB Niaga Syari'ah Bank Matrix Analysis

Internal External	Strength	Weakness
Opportunities	SO Strategy $3 \times 3.4 = 10.2$	WO Strategy $2.5 \times 3.4 = 8.5$
Threats	ST Strategy $3 \times 2.6 = 7.8$	WT Strategy $2.5 \times 2.6 = 6.5$

Source: Processed Researcher

Based on the table above, it can be seen that the strength + opportunity score is 10.2, the weakness + opportunity score is 8.5, the strength + threat score is 7.8 and the

weakness + weakness score is 6.5. Therefore, the strategic planning that can be taken by Bank CIMB Niaga Syariah is the Strength-Opportunities (S-O) strategy with the highest score of 10.2, then Weakness-Opportunities (W-O), Strength-Threats (S-T), and Weakness-Threats (W-T).

Conclusion

Overall, CIMB Niaga Syariah is in a strong enough position to continue to grow in Indonesia's Islamic banking industry. By leveraging and using internal strengths, overcoming weaknesses, and seizing opportunities while managing external threats, the bank can further strengthen its competitiveness and contribute to the growth of the Islamic economy in Indonesia. Periodic evaluation and adaptation to market dynamics will be key to long-term success.

Based on the results of the SWOT (*Strength, Weakness, Opportunity, and Threat*) analysis, this study aims to examine the marketing strategy approach applied by Bank CIMB Niaga Syariah by utilizing SWOT (*Strength, Weakness, Opportunity, and Threat*) analysis in facing competition in the digital age. The results of the analysis show that Bank CIMB Niaga Syariah has quite good strengths, such as (1) Having a positive brand image among the public, (2) larger deposit interest, (3) Free annual insurance if you have a credit card, (4) Adequate competitiveness in Islamic countries such as Indonesia and product innovation in accordance with sharia principles, (5) Workers are able to practice Islamic principles, (6) Workers are able to practice Islamic principles, (7) Understanding of sharia products among the community is still not optimal. However, this banking institution also experiences several weaknesses, including (1) the queue process that is still done manually, and the limited brand awareness (2) the limited number of branches that hinder service access for customers. On the other hand, there are also several opportunities that can be utilized, such as (1) Regional autonomy that encourages economic growth and equal distribution of income in the real sector, (2) Competition from abroad that can be reached by Bank CIMB Niaga Syariah, where the majority of the population is Muslim, and (3) Potential in the stock market that provides hope for the development of banks. However, there are also several threats that need to be considered, such as (1) Dominance in information systems and technology from competing and more

sophisticated banks, (2) the transfer of state-owned banks to the private sector, as well as the challenges that must be faced from competition with conventional banks and fintech.

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