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Application of The Mckinsey Model in Organizational Change at Bank Syariah Indonesia KCP Jember Karimata

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ABSTRACT

Organizational change is a vital process in the growth and survival of an organization. The seven key elements that must align and interact harmoniously within an organization are: Strategy, Structure, Systems, Staff, Style/Culture, Shared Values, and Skills. The type of research used in this research is descriptive research using a qualitative approach. The data collection techniques used was observation, interviews and documentation. The data analysis technique is descriptive and the data validity technique uses source triangulation. The results of this research show that 1. The implementation of McKinsey's business strategy has gone very smoothly and has had a significant positive impact on the growth of the banking institution. As a result of implementation, BSI KCP Karimata was able to improve service quality and customer satisfaction. Operational efficiencies obtained through the McKinsey model also contribute positively to profitability and strengthen the financial foundation of BSI KCP Karimata. 2. The profits obtained after implementing the McKinsey model, namely the main profits obtained by BSI KCP Jember Karimata, further strengthen BSI's position as the largest sharia bank in Indonesia and in 2023 BSI will crawl up to the top 10 national banks. The challenge is that there are still some employees who find it difficult to adapt to new regulations or strategies from BSI KCP Jember Karimata

ABSTRAK

Perubahan organisasi adalah proses yang vital dalam pertumbuhan dan kelangsungan hidup organisasi. Tujuh elemen kunci yang harus selaras dan berinteraksi secara harmonis dalam organisasi adalah: Strategi, Struktur, Sistem, Staf, Gaya/Budaya, Nilai Bersama, dan Keterampilan. Jenis penelitian yang digunakan dalam penelitian ini adalah penelitian deskriptif dengan menggunakan pendekatan kualitatif. Teknik pengumpulan data yang digunakan adalah observasi, wawancara dan dokumentasi. Teknik analisis data ialah deskriptif dan Teknik keabsahan data menggunakan triangulasi sumber. Hasil penelitian ini menunjukkan bahwa 1. Implementasi strategi bisnis McKinsey telah berjalan dengan sangat lancar dan memberikan dampak positif signifikan terhadap pertumbuhan lembaga perbankan tersebut. Sebagai hasil dari implementasi, BSI KCP Karimata mampu meningkatkan kualitas layanan dan kepuasan pelanggan. Efisiensi operasional yang diperoleh melalui model McKinsey juga berkontribusi positif terhadap profitabilitas dan memperkuat fondasi keuangan BSI KCP Karimata. 2. Keuntungan yang diperoleh setelah mengimplementasi model McKinsey yaitu keuntungan utamanya yang diperoleh BSI KCP Jember karimata semakin memperkuat kedudukan BSI sebagai bank syariah terbesar di Indonesia dan pada tahun 2023 BSI merangkak naik ke top 10 perbankan nasional. Adapun tantangannya ialah masih terdapat beberapa karyawan yang masih sulit untuk beradaptasi dengan peraturan atau strategi baru dari BSI KCP Jember Karimata.

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1. INTRODUCTION

Progress in Sharia Economics can be observed through the significant increase in the number of financial and business entities operating in accordance with Sharia principles. A tangible example of such financial institutions is Sharia Banks. Sharia banks are experiencing rapid and fundamental changes influenced by various factors, including growing consumer demand, intense global competition, and regulatory changes. In navigating this complexity, the sustainability and performance of financial institutions rely not only on strategic alignment but also on the organization's ability to manage change optimally and

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efficiently.

In the context of post-merger organizational change, the McKinsey model of change management can serve as a roadmap for achieving successful transitions. The McKinsey approach views change as a process involving a transition from an old state to a new one, utilizing the 7S framework, wherein each individual within the organization undergoes emotional and psychological stages that must be effectively managed for change to be embraced and implemented successfully.

Developed by the management consultancy McKinsey & Company, the McKinsey model has become a globally recognized framework for managing organizational change. This model identifies seven key elements that must align and interact harmoniously within an organization for successful change implementation. These elements are Strategy, Structure, Systems, Staff, Style/Culture, Shared Values, and Skills. The effective integration of these elements offers a comprehensive view of the organization and aids in identifying opportunities and challenges during the change process.

Within the McKinsey Model, the organizational domains are categorized into hard and soft domains. Hard domains, encompassing strategy, structure, and systems, are typically easier to identify and manage compared to soft aspects. However, the soft domain, although presenting management challenges, serves as a crucial platform for organizations and holds greater potential for creating sustainable competitive advantages. Prior to the merger, the three Ex Legacy Banks had established a strong foundation across various elements of the McKinsey 7S Model, supporting their strategies and operations in the Sharia banking industry. Merging with other banks will necessitate adjustments across several of these elements to achieve desired synergies post-merger and bolster the position of the three banks in an increasingly competitive market.

In 2021, Bank BRI Syariah, Bank Syariah Mandiri, and Bank BNI Syariah are set to merge into a single banking entity known as Bank Syariah Indonesia (BSI). This transformation was prompted by the disparity in market penetration levels between conventional and Sharia banking, with Sharia banking penetration reaching 6.18% in 2020. Bank Syariah Indonesia remains committed to delivering excellent service to its customers and is currently focused on innovation and digital transformation to compete effectively with other banks.

This consolidation process was carried out when the three banks were in stable financial conditions and operated routinely. Although previously they had operated as separate entities, in that year, all three underwent significant changes with the formation of Bank Syariah Indonesia. However, it should be noted that in the merger process, organizations often face challenges of continuous change, which can include stages of major changes early on (continuous change) and then stages of smaller, ongoing changes (incremental change) to integrate operations and ensure smooth business continuity. Therefore, the organizational changes in BSI could involve both types of changes, but generally begin as larger continuous changes.

The merger of these Islamic banks resulted in significant changes in various elements of the McKinsey 7S Model. Effective change management will be key to BSI's success post-merger, enabling them to maximize this integration potential and strengthen their position in the Islamic banking industry. The merger of the three banks occurred when they were in good financial health and operating normally. However, this happened in 2021, merging them into a single banking entity known as Bank Syariah Indonesia (BSI), indicating the need for BSI to transform key elements within itself to adapt to these changes. Therefore, researchers are interested in conducting research and selecting this research object by identifying and analyzing elements in the 7S Model relevant to Islamic banking. The focus of the research in this study is:

1. How is the implementation of the McKinsey Model in organizational change after the merger with PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah?
2. What are the benefits and challenges of implementing the McKinsey Model in organizational change at Bank Syariah Indonesia KCP Jember Karimata?

Based on the research focus, several objectives of this study can be formulated:

1. To understand the implementation of the McKinsey Model in organizational change from before to after the merger with PT Bank BRI Syariah Tbk, PT Bank Syariah Mandiri, and PT Bank BNI Syariah.
2. To understand the benefits and challenges of implementing the McKinsey Model in organizational change at Bank Syariah Indonesia KCP Jember Karimata.

2. LITERATURE REVIEW

Organization Change Management

Change is an inevitable phenomenon and is constantly pursued by all organizational entities worldwide to maintain their existence as a result of the dynamics of the times. Etymologically, change refers to the effort or process of altering something from its previous state. In the organizational context, a similar concept known as change intervention is recognized, encompassing the planning of actions or steps to create innovation and transform an entity into something different. Within this framework lies the concept of innovative creativity, involving the role of change agents. These change agents can be individuals or groups responsible for managing and determining work procedures within an organization with the aim of achieving desired targets.

In the context of organizational change, there are two influencing factors: internal and external. Internal factors refer to all aspects within the organizational structure that have the potential to affect its operations and activities. Collaboration processes within the organization sometimes serve as triggers for change. Challenges that arise may be related to imperfections in the collaboration system or the availability of equipment used. The inability of the collaboration system to adapt or vice versa can result in a decrease in organizational efficiency. Causes of change stemming from internal organizational sources have the potential to significantly impact organizational operations and activities.

External factors refer to those originating from outside the organization, often known as the environment, which have the potential to influence the organization and its activities. Organizations tend to respond to changes occurring in their environment. Therefore, significant changes within an organization rarely occur without strong pressure from its environment. This indicates that major changes occur due to the demand for change from the environment. Some external factors that can cause organizational change include technological advancements, economic conditions, and government regulations (Tampubulon, 2020).

Types of Organizational Change

There are three types of organizational change according to Anderson and Anderson: Development Change, Transitional Change, and Transformational Change, these are explained as follows (Wibowo, 2021):

1. Development Change
Developmental Change depicts improvements in skills, methods, performance standards, or conditions that previously existed, which may have discrepancies that do not fully meet current or future needs due to various factors.
2. Transitional Change
Transitional change is more complex than developmental change and is a response to substantial shifts in the environment or market demands for success. Transitional change begins when leaders recognize issues and the need for change or innovation in operations to better meet current or future demands. Strategies for managing Transitional Change may include effective communication to facilitate the change process, detailed change planning, significant participation from workers in designing and implementing these plans, local controls during implementation stages, as well as providing adequate support and timing adjustments to ensure that workers can adapt to the new work environment.
3. Transformational Change
Transformational Change exhibits the highest level of complexity and is the most challenging type of change for organizations today. This transformation involves a radical shift from one state to another, requiring significant cultural, behavioral, and mindset shifts to be successfully implemented and sustained over time. Conceptually, transformation requires a shift in human paradigms that fundamentally alters the organization's and individuals' views of the world, customers, work, and themselves. The outcomes of this transformation are generally unpredictable at the initial stage of change but emerge as a consequence of the change efforts made.

Organization Change Models

There are several organizational change models, including Lewin's change model, Pasmore's change model, John Kotter's change model, and the McKinsey Change Model. The explanations of these organizational change models are as follows:

Lewin's Change Model

Within Lewin's change model framework, there are premises that form the basis of successful change implementation, outlined as follows:

- a. The change process involves learning new things and is not limited to current patterns of thought or behavior.
- b. Achieving change depends on the willingness and motivation to undergo transformation.
- c. Humans play a key role in driving the change process.
- d. Resistance to change is a common phenomenon, even though the goals of change are highly desired.
- e. Effective change requires reinforcement of new organizational behaviors, attitudes, and practices.

Lewin's planned change model consists of three stages:

- a. Unfreezing
- b. The unfreezing stage focuses on building motivation to drive change. During this stage, individuals are encouraged to adapt to new behaviors and attitudes directed by management, replacing established patterns of behavior and attitudes.
- c. Movement
Movement is a phase in the learning process where workers are introduced to new information, models, or perspectives. The goal is to facilitate learning of new concepts or perspectives for workers.
- d. Refreezing
Refreezing refers to the step where the change process is consolidated by helping organizational members internalize new behaviors and attitudes into their routines. This is achieved by providing opportunities for organizational members to express new behaviors and attitudes within the context of their routine tasks.

Pasmore's Change Model:

Pasmore's change process is divided into eight stages described as follows:

- a. Preparation Stage
This process begins by gathering information about the urgency experienced by the organization to initiate change.
- b. Analysis of Strengths and Weaknesses
After careful preparation, the next step is to conduct an analysis of the internal and external situation related to the organization's strengths and weaknesses. At this stage, it is also important to evaluate specific and general environments that may potentially affect the organization's future performance.
- c. Designing New Organizational Subunits
Overall, the transformation aims to improve organizational adaptation to change. To achieve this goal, subdividing the organization is necessary to adapt to the dynamics of the environment.
- d. Designing Projects
The projects referred to are holistic and integrated transformation efforts. To ensure the successful integration of changes, it is important to involve all organizational members so that they can understand and feel ownership of the ongoing changes.
- e. Designing Work Systems
Operational systems are crucial components in regulating formalized work, especially involving routines. The design of these operational systems is expected to facilitate evaluation processes and standardization of tasks.

- f. **Designing Support Systems**
To achieve long-term sustainability and learning from the change process, it is necessary to design supporting systems for these goals. These support systems serve as facilities to maintain and implement ongoing and future changes.
- g. **Designing Integrative Mechanisms**
Designing integrative mechanisms is a process aimed at ensuring effective and sustainable coordination within the work system. To achieve this goal, efforts to gather and disseminate information efficiently are required. With accurate information gathering, comprehensive problem-solving can be accomplished. Furthermore, these mechanisms are regulated by the legitimacy of power to operate effectively.
- h. **Implementation of Change**
The final phase in Pasmore's change model is the implementation stage, which involves support from all stakeholders and is led by decision-makers within the organization (Latar, 2020).

John Kotter's Change Model

The model first proposed in 1995 by John Kotter is designed to meet the demands for innovation in corporate leadership in the 21st century. The eight steps listed below are as follows:

- a. **Establishing Urgency**
Presenting an analysis of the current competitive situation and considering possible future scenarios. Encouraging the need for change.
- b. **Forming a Guiding Coalition**
Embracing a group of individuals who can collaborate effectively.
- c. **Create a Vision**
Formulating a detailed vision to guide the transformation process along with the necessary strategies to achieve that vision.
- d. **Communicate the Vision**
Communicating the new strategy, vision, and behaviors in various effective ways. The guiding coalition should set an example by adopting new behaviors.
- e. **Empower Action**
Engaging in actions to overcome barriers to change such as structures or systems that hinder change. Providing opportunities for individuals to experiment.
- f. **Plan and Create Short-term Wins**
Identifying and delivering visible improvements in the short term. Organizing open acknowledgments to individuals for achieving these improvements.
- g. **Don't Let Up**
Rallying and appreciating individuals who advocate and play roles in the transformation process. Providing additional impetus for change dynamics through new initiatives, resource allocation, and personnel rotations.
- h. **Make Change Stick**
Ensuring that all parties understand that adopting new behaviors is a key element in achieving company success.

McKinsey Model

The two individuals known as the developers of the McKinsey 7S Framework are Tom Peters and Robert Waterman, both consultants at McKinsey & Company. Essentially, the McKinsey Model is a construction aimed at improving company effectiveness, summarized in seven internal components that need to be synchronized and strengthened to achieve success. This model has the potential to be applied in various contexts to illustrate how various organizational aspects can collaborate. This approach also serves as a strategic tool to assist in decision-making regarding the company's future direction. Furthermore, this framework has the potential to analyze the possible impact

of changes that may occur in the future within the scope of the company. Additionally, it can be used to coordinate various departments and processes during merger processes.

The McKinsey Model highlights seven elements in the organization, distinguished into hard and soft elements. Hard elements include Strategy, Structure, and Systems, which are often easier to identify and regulate than soft elements. Although more challenging to manage, soft components that form the foundation of the organization tend to contribute more significantly to creating sustainable competitive advantages. The Hard Ss elements comprise Strategy, Structure, and Systems, while the Soft Ss elements include Style, Staff, Skills, and Shared Values. Certainly, this can be used as a means to identify inconsistent relationships and acknowledge components within the organizational structure that require change. These seven components include (Setianingrum, 2022):

1. Strategy: Actions formulated by a business entity in response to changes occurring in the external environment.
2. Structure: The organizational structure that governs specialization and coordination is often influenced by variables such as organizational strategy, organizational dimensions, and its internal diversity levels.
3. Systems: There is a formal procedure governing the process of measurement, recognition, and allocation of resources. In addition, there are also informal practices used to communicate and resolve conflicts.
4. Staff: Human resources within an organization include demographic aspects, educational levels, and individual characteristics and attitudes.
5. Style/Culture: Consists of two elements: organizational culture (dominant values, beliefs, and norms that develop over time and become relatively stable characteristics of organizational life) and managerial style (activities performed by managers rather than their verbal statements, how managers allocate their time, and focus their attention).
6. Shared Values and Higher Goals: Core beliefs and principles along with their implications for the organization's orientation toward customers, team members, shareholders, and the broader community.
7. Skills: The core competencies of the organization and specific capabilities.

3. METHODOLOGY

The methods of this research will utilize a descriptive case study approach with the aim of compiling accurate and sequential descriptions of facts related to the company development strategy based on the McKinsey 7S Model at BSI KCP Jember Karimata. The research location referred to is the Bank Syariah Indonesia KCP Jember Karimata. The subjects of this research are:

1. Branch Manager: Moemin Riady
2. Branch Office Service Manager: Frida Herawati
3. Customer Service: Dilla

This research employs data collection techniques including interview processes, observation, and documentation:

1. Interview

An interview is an interaction between two individuals intended to transfer information and ideas through a question and answer dialogue process, with the intention of developing a deeper understanding of a specific topic. Through interviews, researchers can explore a more comprehensive perspective from participants in understanding a specific event or phenomenon. In this research, the data collection method applied is structured interviews as the technique used where written questions with answer options have been prepared in advance. This method facilitates each respondent to respond to uniform questions and accurately record the collected data. The interview process is recorded using audio recording tools and documented through notebooks or other note-taking media. To ensure the quality of the interview, training is also conducted for interviewers involved in data collection. By applying this interview approach, researchers can explore and collect information and data such as:

- a. BSI's vision and mission
- b. BSI Organizational Structure
- c. Details of BRI Bank activities
- d. Data needed by researchers

2. Observation

Observation may include visual observation and other sensory perceptions. In this research, researchers directly observe the implementation of organizational development strategies based on the McKinsey 7S Model at BSI KCP Jember Karimata. Observation is conducted to gain a holistic and detailed understanding of how the strategy is technically implemented.

3. Documentation

In addition to interview methods and observation, data can also be collected through documentation which includes various types of materials such as letters, daily logs, photo documents, meeting notes, activity journals, and others. The types of data obtained through this method include interview documentation, between researchers and bank personnel, and observations during the researcher's research. With this documentation, it can prove that the results obtained are not the result of plagiarism but are the results of their own research.

The analysis approach applied in this research is a descriptive analysis method. Data analysis is a stage consisting of data collection, organization, and interpretation in a structured manner based on information obtained from interview interactions, field observation records, and relevant documentation. The qualitative data analysis approach applied is deductive in nature, which is an analysis process based on collected data. In order to carry out this research, a descriptive analysis approach is applied through analysis tools in the form of interviews with relevant parties from Bank Syariah Indonesia (BSI) KCP Jember Karimata. The use of this analysis technique is focused on efforts to describe the implementation of the McKinsey model in achieving organizational change.

The data obtained will be analyzed qualitatively through the following process:

- a. Recording resulting field notes: BSI's vision and mission, Organizational Structure, office activity details, and answers to questions posed by researchers to bank personnel based on the interview guidelines outlined.
- b. Collecting, sorting, classifying, synthesizing, summarizing, and indexing: Field observation results after involving observation, interviews, and documentation are the process of documenting what is seen, heard, and experienced objectively, without subjective interpretation of the observed events. These written notes include the researcher's subjective perceptions, descriptions, opinions, and interpretations of the obtained results, which serve as valuable material for developing data collection strategies.

The collected data is then sorted by classifying interview results related to vision, mission, structure, and activity details. The next step is to make consistent the results of the interview, observation, and documentation processes through various techniques such as written text, visual images, graphs, and tables. The goal is to combine information to accurately depict existing scenarios.

The next step is to summarize and create an index in an effort to facilitate understanding of research findings. This is done by developing narratives, matrices, or graphs that effectively present information or data. This approach helps prevent difficulties in understanding the overall research or specific parts.

By applying this technique, researchers can maintain authority over the data, avoid boredom or boredom in information-based conclusions, and reduce the risk of hasty and less careful conclusion drawing. Data visualization is recognized as an important element in data analysis to ensure well-organized information. Data visualization should be recognized as an integral component of data analysis.

- c. Thinking, by creating data categories to have meaning, seeking and finding patterns and relationships, and making general findings: This technique involves combining existing data to form informational elements according to holistic principles as a category that can be interpreted independently. Combining data about similar information into one category allows new categories to emerge, as well as maintaining previously existing categories. To give meaning

to these data categories and identify patterns of relationships between the data obtained, a conclusion is drawn throughout the research process, along with the data reduction process after the collected data reaches an adequate amount. Temporary conclusions are made during the research process, and final conclusions are drawn after all data has been fully collected. In line with the research process, these conclusions need to be explained and validated, given the importance of identifying patterns, correlations, and similar elements to obtain initially ambiguous results and still require questions, but after obtaining more evidence through interviews, observations, and thorough investigations, these conclusions become more certain.

The validity of the data is carried out to prove whether the research conducted is truly scientific and to evaluate the integrity of the collected data. Data validity testing in qualitative research includes testing credibility, transferability, dependability, and confirmability. In the context of qualitative research, data validity refers to the concept of credibility, which asserts that the data obtained accurately reflects the perspectives and experiences existing in the context of the research. Data validity demands consistency between research findings and the observed reality. In this regard, researchers must take steps to minimize bias and approach true truth through triangulation, clarification, and deep immersion.

To ensure data validity, several steps will be taken:

- a. Internal validity: The use of data triangulation from various sources (interviews, observations, and documents) will enhance the internal validity of the research. Triangulation of sources is a strategy applied to evaluate data validity by confirming through comparison of information obtained from various sources. This approach can be done through a series of steps as follows:
 - 1) Comparing data obtained from observations with interview results.
 - 2) Comparing someone's public statements with their private statements.
 - 3) Discourse analysis around the research situation and compare it with the actual progress achieved during a certain period of time.
 - 4) Engaging in comparative analysis of someone's conditions and perspectives with various ideas and perspectives of other people.
 - 5) Making comparisons between findings obtained from interviews with the substance of a number of related scholarly works.
- b. External validity: Findings and data interpretations will be tested with other participants or experts who have knowledge of the same topic to ensure accurate interpretation.
- c. Researcher reflexivity: The researcher will reflectively consider the influence of background, views, and personal experiences in interpreting data.

The stages in qualitative research are a series of systematic steps carried out by researchers to explore and understand phenomena in depth. Creswell explains that these stages include topic selection, data collection, data processing, data analysis, and interpretation of findings. Each stage plays an important role in ensuring the quality and validity of research results. The research stages will include:

- 1) Topic Selection

The initial stage in qualitative research is topic selection. This topic selection involves identifying phenomena or problems to be studied. Researchers explain the reasons for choosing topics, their relevance to the research field, and how the research can contribute to understanding the investigated phenomenon.
- 2) Data Collection

After the topic is selected, the next stage is data collection. This process involves determining data collection methods appropriate to the research objectives such as conducting interviews, observations, and document analysis. Researchers carefully plan and implement data collection strategies to ensure the accuracy and continuity of the data.

- 3) **Data Processing**
After data collection is completed, researchers are required to carry out the data processing process. This includes transcription of interviews, categorization of information, and organization of data to make it accessible and analyzable. Data processing aims to simplify complex information and make it easier to interpret.
- 4) **Data Analysis**
Data analysis is an essential phase in qualitative studies. In this stage, researchers use qualitative analysis approaches to identify patterns, themes, and relationships in the data. This may involve techniques such as content analysis or narrative analysis, depending on the chosen research approach.
- 5) **Interpretation of Findings**
The final stage is the interpretation of findings. Here, researchers formulate meaning from the discovered data and relate them back to the research questions or objectives. Interpretation of findings allows researchers to draw conclusions and implications from the research results that can be used to develop an understanding of the studied phenomenon.

4. RESULT AND DISCUSSION

Implementation of the McKinsey Model in Organizational Change

Organizational change involves collective participation of individuals within an organizational entity to achieve similar targets, by implementing adaptations and modifications across various organizational dimensions. This aims to ensure the achievement of organizational goals and to keep it relevant in the face of dynamic changes in the evolving global era.

The McKinsey Model is a construct aimed at enhancing company effectiveness, summarized in seven internal components that need to be synchronized and strengthened to achieve success. Based on data analysis results at BSI KCP Jember, it can be revealed that Karimata has successfully implemented the McKinsey business strategy with a very smooth process. This implementation has provided significant positive impact on the growth of BSI KCP Karimata. The implementation of McKinsey strategy at the operational level has helped create efficiency and innovation, stimulate productivity, and strengthen BSI KCP Karimata's market position in a competitive industry.

As a result of this implementation, BSI KCP Karimata has been able to improve service quality and customer satisfaction. Additionally, the operational efficiency obtained through the McKinsey method has optimized resource utilization, contributed positively to profitability, and strengthened the financial foundation of BSI KCP Karimata. The McKinsey implementation process at BSI KCP Karimata also reflects management's commitment to continually improve and adapt to market changes. These steps involve all layers of the organization, from management to employees, thereby creating a responsive and innovative work culture.

As a result of these efforts, BSI KCP Karimata is now able to compete more effectively in facing rapidly changing market dynamics. The success of McKinsey implementation at BSI KCP Karimata has also created a model that can be adopted by other business units within the organization, resulting in synergy and overall company growth. Thus, the implementation of the McKinsey strategy at BSI KCP Karimata not only reflects success in improving operational efficiency and profitability but also serves as an inspiration for other companies to adopt best practices in addressing complex business challenges.

Organizational change at BSI falls under the category of Transformational Change because it requires complex changes and undergoes a shift from 3 business entities to a single entity, a banking institution. Transformational Change is the most complex and challenging type of change faced by organizations today. Transformation refers to a significant change from one state to another, often requiring fundamental changes in culture, behavior, and mindset to achieve sustainable success. Simply put, transformation requires fundamental changes in human understanding of the world, customers, work, and themselves. The results of transformation generally cannot be predicted at the beginning of the change process but emerge as a product of sustained change efforts (Wibowo, 2023).

The McKinsey model divides organizations into seven areas, consisting of hard and soft areas. Hard elements such as strategy, structure, and systems are easier to identify and manage compared to soft elements. Conversely, although soft

elements are challenging to manage, they play an equally important role in the overall performance of the organization. Soft areas, which form the foundation of the organization, tend to contribute more significantly to the creation of sustainable competitive advantage (Setianingrum, 2022). Here is the discussion regarding the researcher's findings:

1. Strategy

Strategy refers to a series of actions devised by a company in response to changes occurring in its external environment. The success of a company's business is greatly influenced by its ability to plan appropriate and effective strategies, as well as to efficiently implement these strategies in the company's operations. The vision and mission of BSI KCP Jember Karimata have served as the foundation and guidance in the preparation of the company's planning documents. To achieve the set targets, these steps are crucial in directing the company's efforts. In order to achieve the set targets, BSI KCP Jember Karimata has a strong strategy to face the tight competition in the Islamic banking sector. One of their ambitious goals is to become a Top 10 Global Islamic Bank.

Based on the analysis of data at BSI KPC Jember Karimata, it is revealed that the company's development strategy is directed towards several key aspects. Firstly, market penetration strategy is the main focus, indicating serious efforts to reach a larger market segment. The market share expansion strategy implemented is from segment to segment untouched by BSI KCP Jember Karimata. Then, the development of Islamic bank products is a strategic step in providing services that generate innovation and align with market demands. Furthermore, improving service quality is considered an important strategy to win over customers. BSI KCP Jember Karimata also places increasing promotion and dissemination of information about the products offered by the Islamic bank as an integral part of their strategy. Internal efficiency is a serious concern, with efforts to improve operational efficiency to support sustainable growth.

Improving the quality of human resources (HR) is another strategic element, indicating the importance of investing in employee potential to achieve maximum performance. Lastly, increasing cooperation with other institutions is recognized as a collaborative strategy to strengthen BSI KCP Jember Karimata's position in the Islamic banking industry. Thus, the findings on this strategic point not only depict the comprehensive implementation of the McKinsey 7S Model but also provide a detailed overview of BSI KCP Jember Karimata's concrete efforts to achieve its ambitious goals as one of the leaders in the global Islamic banking sector.

2. Structure

Structure serves as the foundation for functional differentiation and integration, primarily influenced by the organization's strategy, scale, and diversity. The organizational structure at BSI Kcp Jember Karimata has been tailored to the company's policies and objectives. The organization's arrangement aims to accommodate the established vision and mission while focusing on business development. The division of organizational structure and hierarchy has been applied in the process according to their respective functions. The units within the structural BSI KCP Jember Karimata consist of the Branch Manager, Branch Operation Service Manager, Marketing, Pawning, Operational Staff, Front Liner, and Office Boy.

The Branch Manager holds the highest position in the office, responsible for the overall bank operations. The Branch Operation Service Manager oversees the operational activities in the office and supervises tellers, customer service, and security. Operational staff is tasked with verifying the validity and accuracy of daily transactions and their supporting documents. They also ensure that work unit reports, whether directed to the head office or external parties, are prepared correctly and submitted on time. Additionally, they evaluate whether employees' task executions align with the designated job descriptions. Customer service acts as the frontline staff responsible for executing all customers service-related activities according to Sharia principles, including account opening, savings management, and handling customer complaints. Tellers are responsible for receiving and disbursing money payments, managing and safeguarding the cash balance in the bank vault, and may perform other duties as per banking policies. Marketing is responsible for distributing the company's products or services to targeted consumer segments with the aim of increasing sales volume and strengthening brand identity.

Pawning ensures the achievement of BSI's gold pawn business targets, including gold pawn financing and fee-based income, both quantitatively and qualitatively, and ensures accuracy in collateral assessment. The Office Boy is responsible for providing office supplies, performing cleaning activities in the office area, recording and maintaining necessary item data, and ensuring office facilities are well maintained.

3. System

Refers to a formal procedure applied for evaluation, reward, and resource distribution, while informal habits are utilized for communication and conflict resolution purposes. In this context, the system is interpreted as a formal procedure encompassing measurement, reward, and resource allocation, whereas informal routines involve communication activities and conflict resolution within the organization. At BSI KCP Jember Karimata, the existence of standards in carrying out tasks not only provides guidance but also serves as a solid foundation for action, as well as a parameter for evaluating employee performance. In this environment, management activities are conducted effectively, and routine evaluations of employee performance are carried out. The importance of these evaluations is emphasized by Ms. Frida Herawati, who states that compensation is given as recognition for employee achievements. Thus, the management process at BSI KCP Jember Karimata is not only limited to formal aspects such as performance measurement but also includes providing incentives as a form of motivation and recognition for employee efforts.

In the context of this research, the concept of a system comprising formal procedures and informal routines provides a solid foundation for explaining how the organization manages resources and directs employees towards achieving goals. Therefore, a comprehensive understanding of this system makes a significant contribution to improving efficiency and effectiveness in management at BSI KCP Jember Karimata.

4. Staff

Staffs are the element of human resources within an organization that encompasses demographic factors, educational backgrounds, and individual attitude characteristics. As human resources in an organization, staff members have close ties to various aspects such as demographics, education, and attitude characteristics. Every organization has specific policies and prerequisites to determine the types of individuals deemed suitable for its existence and goals. It should be noted that alignment between organizational goals and individual goals is crucial because misalignment can hinder organizational growth and development.

In the context of recruitment and management of employee requirements in BSI KCP Jember Karimata, decisions regarding employees are not entirely determined by the KCP, but have become the responsibility of the branch office, which periodically restructures positions at each KCP. In other words, the recruitment process and determination of requirements are carried out by the authorized personnel at the branch office.

In managing this, the branch office is believed to have taken full control of the recruitment process. They carefully formulate requirements and conditions that are suitable for vacant positions and needed at that time. Thus, the recruitment process is organized systematically to ensure that selected employees have qualifications that meet organizational demands. This also indicates the importance of the role of the branch office in determining HR policy direction. This provides an insight into the structural role in the human resource management process within the organization.

Therefore, it can be concluded that the involvement of the branch office in the recruitment process and determination of employee requirements is a crucial factor in achieving alignment between personal objectives and corporate goals. Clarity of roles and responsibilities of relevant parties is an important step in ensuring that every human resource management process is carried out effectively and in line with organizational needs.

3. Style/Culture

In this context, style and culture are organized into two main components: organizational culture and management style. Organizational culture refers to a set of values, beliefs, and norms that dominate within an organization, evolving and continuously changing over time and creating the distinctive characteristics of a relatively stable organizational sustainability. Based on the data analysis results depicting cultural changes in BSI

KCP Jember Karimata, there are two striking cultural aspects: the morning assembly and the communal Quran recitation. The discussion is as follows:

a. Morning Assembly as an Organizational Ritual

The morning assembly held every day at 07:30 is part of the organizational routine. This creates an impression of orderliness and commitment to time, indicating that time holds significant value in the organizational structure. The morning assembly can also be interpreted as a form of internal communication and coordination, integrating all members of the organization into one unit.

b. Communal Quran Recitation as a Form of Interaction and Solidarity

The communal Quran recitation held twice a month highlights the religious and social dimensions within the organizational culture. This practice creates an environment where employees can get to know each other more closely and build camaraderie. Thus, the organizational culture at BSI KCP Jember Karimata not only encompasses professional aspects but also explores the dimensions of togetherness and caring.

The management style at BSI KCP Jember Karimata is not limited to what is said but rather to what is done by managers. This statement reflects concrete practices carried out by the company's management. The discussion is as follows:

a. Direct Implementation of Values and Norms

The morning assembly and communal Quran recitation are not just rhetoric but actual actions that reflect management's commitment to certain values.

b. Focus on Social Interaction and Personal Relationships

The communal Quran recitation also creates space for social interaction outside the work context. This reflects a management style that understands the importance of personal relationships in enhancing cooperation and employee well-being. The style and culture at BSI KCP Jember Karimata are not just symbolic but an integral part of everyday life.

The morning assembly and communal Quran recitation are tangible manifestations of the organizational culture advocated by management. Therefore, the overall impression indicates that style and culture are well-organized, creating an environment where values, norms, and positive practices can continue to evolve and strengthen the organizational identity.

4. Share value (common values and higher goals)

Share value (Common values and higher goals) are fundamental principles that serve as the ethical foundation and guide the orientation of an entity towards customers, employees, shareholders, and society as a whole. Shared values refer to beliefs and core values embraced and internalized collectively by members of an organizational entity. These values reflect the identity and shared principles that form the moral and ethical foundation of the organization. Based on data analysis results at BSI KCP Jember Karimata, it is revealed that the company's values consist of 6 values, including:

- 1) Morality: We adhere to the trust given
- 2) Competent: We continuously learn and develop capabilities
- 3) Harmonious: We care for and respect differences
- 4) Loyal: We are dedicated and prioritize the interests of the nation and state
- 5) Adaptive: We continue to innovate and enthusiastically move or face changes
- 6) Collaborative: We build synergistic cooperation

These shared values, abbreviated as MORALITY, serve as the basis influencing the organization's focus on customers, team members, investors, and the community as a whole.

5. Skills

Skills are core competencies of an organization and specific abilities. Based on the data analysis at BSI KCP Jember Karimata, there are several skills possessed by each employee, and each employee has different expertise related to their educational background. However, this diversity can be effectively managed to not adversely affect the organization's operational processes.

Skills are core competencies in an organization. This indicates that the success of a company is not only determined by certain aspects but also by employees' ability to effectively apply their skills. In this context, skills are interpreted as specific competencies essential for carrying out job tasks in line with job descriptions. The diversity of employees' skills is closely related to the diversity of their educational backgrounds. In this context, it is important to note that expertise does not always match the college majors pursued. There are situations where employees have skills that are not directly related to their field of study during college. However, this is not a hindrance if employees can position themselves and remain diligent in their job descriptions.

Effective skills management is key to ensuring that employees can optimize their expertise. This includes placing employees according to their skills, even if it does not align with their educational background. The ability to position oneself well and remain diligent in assigned tasks is an important factor in avoiding negative impacts on work processes. Employees who can effectively apply their skills can make maximum contributions to achieving organizational goals. Skills play a key role in organizational success. The diversity of employees' skills, especially those not directly related to formal education, can be a valuable asset if managed well. Therefore, skills management is essential in efforts to improve productivity and achieve organizational goals.

Table.1 Conclusion of McKinsey 7S Analysis

COMPONENT	ALTERATION
Strategy	BSI KCP Jember Karimata has a robust strategy to tackle competition in the Islamic banking sector, with a focus on market penetration, product development, service quality enhancement, promotion, internal efficiency, and collaboration improvement. This strategy reflects concrete efforts to achieve the ambitious goal of becoming a Top 10 Global Islamic Bank.
Structure	The organizational structure of BSI KCP Jember Karimata includes units such as Branch Manager, Branch Operation Service Manager, Marketing, Pawning, Operational Staff, Front Liner, and Office Boy. This structure supports the company's policies and objectives, with a focus on business development and operational efficiency.
System	The system at BSI KCP Jember Karimata encompasses formal procedures, employee performance evaluations, and incentives as a form of recognition for achievements. Management operates smoothly, integrating standards, routine evaluations, and motivation through compensation. Understanding the concept of the system provides a foundation for improving management efficiency and effectiveness.
Staff	Human resource management at BSI KCP Jember Karimata involves the participation of branch offices in the recruitment process and determination of employee requirements. This process is systematically organized, ensuring qualifications align with organizational needs. The role of branch offices becomes a crucial factor in achieving alignment between individual and organizational goals.
Style/Culture	The style and culture at BSI KCP Jember Karimata are manifested through morning assemblies and communal religious study sessions. The morning assembly fosters discipline and commitment to time, while the communal religious study sessions demonstrate the religious and social dimensions within the organizational culture. The management style focuses on implementing values and norms, with the morning assembly and communal religious study sessions serving as tangible manifestations of the organizational culture.
Share Value	The shared values of BSI KCP Jember Karimata include Morality, Competence, Harmony, Loyalty, Adaptability, and Collaboration (MORALITY). These values serve as the moral and ethical foundation of the organization, influencing its

	orientation towards customers, employees, shareholders, and the community. These shared values are not just symbolic; they are an integral part of daily life, creating an environment where positive values, norms, and practices can continue to evolve.
Skill	The skills of employees at BSI KCP Jember Karimata are closely related to the diversity of educational backgrounds. Good skill management is key to ensuring that employees are placed according to their expertise, even if it is not aligned with their educational backgrounds. Skill diversity becomes a valuable asset that can be managed to enhance productivity and achieve organizational goals.

Source: Research Findings, 2023

Based on the description above, it can be concluded that the implementation of McKinsey change management model used is in accordance with the McKinsey 7S framework theory by Tom Peters and Robert Waterman, and the current study is inclined to be relevant to previous research by Nurul Setianingrum Bay et al., titled "McKinsey Plus Managerial Transformation Model In The Phase Of New Normal: Evidence From Bank Mandiri Syariah Indonesia". In the McKinsey model theory essentially is a construction aimed at improving company effectiveness, summarized in seven internal components that need to be synchronized and strengthened to achieve success. The results of the current study indicate that all 7 elements of McKinsey have been implemented at BSI KCP Jember Karimata and have been running smoothly, providing a significant positive impact on the growth of the banking institution. The McKinsey implementation process at the operational level has successfully created efficiency, innovation, stimulated productivity, and strengthened the market position of BSI KCP Jember Karimata in the competitive Islamic banking industry.

In previous research by Nurul Setianingrum, it is stated that the managerial transformation model of Bank Syariah Mandiri since its inception in 1999 until now includes the entire change process starting from Strategy, Structure, Systems, Staff, Style/Culture, Share Values and Skills, + Spirituality in work. This is done by adopting and adapting the McKinsey 7S model. This research shows that the managerial transformation applied covers the entire organization. The change is by expanding the 7S model into a new model called the McKinsey 7S Plus model with its 7S+S (Spirituality in the workplace) to provide competitive advantage. Adapting the McKinsey 7S+S model into the 8S model.

The Benefits and Challenges of Implementing the McKinsey Model in Organizational Change at BSI

In the business world, management concepts are key to achieving success. One proven effective framework is the McKinsey 7 elements, which include strategy, system, structure, style, staff, skill, and shared value. Proper implementation of all these elements can result in optimal performance for an organization. In the domain of organizational change, there is a similar term known as change intervention, which is a strategy or planned steps designed to produce innovation and transform situations into something different. In the context of innovative creativity, individuals or groups act as change agents or entities responsible for managing and determining work procedures within the organization, with the aim of achieving desired targets. Based on the observations and interviews conducted by the researcher, it can be concluded that the implementation of McKinsey provides significant benefits and also poses several challenges for the company and its elements, including:

1. The Benefits of Implementing the McKinsey Model in Organizational Change at BSI

Based on the researcher's findings at BSI KCP Jember Karimata, it is revealed that the effective collaboration of the seven elements can bring tremendous benefits to the company. BSI KCP Jember Karimata has successfully integrated three observable elements, namely strategy, system, and structure, with the four other elements that are not directly visible, namely style, staff, skill, and shared value. The results of this collaboration indicate satisfactory performance for the company. Another dimension related to the main benefits achieved is that it has consolidated its position as the largest Sharia Bank in Indonesia. This statement provides an overview of the positive impact of the collaboration that has been carried out.

An interesting fact is BSI's achievement in 2023. This bank managed to climb into the top 10 national banks list, with ambitions to become one of the top 3 national banks and enter the top 10 world Sharia banks ranking by 2025. This achievement not only reflects local success but also indicates increasing global competitiveness.

It can be concluded that good collaboration among the McKinsey elements at BSI KCP Jember Karimata has been a key driver of the company's success. By continuously maintaining harmonious collaboration among various management aspects, BSI has the potential to continue to grow and achieve higher positions on the banking stage, both nationally and internationally.

2. Implementation Challenges the McKinsey Model in Organizational Change at BSI

Organizational change implementation in Banking Institutions is a complex process that requires careful strategies. Despite running smoothly, it cannot be denied that certain challenges may arise during the process. Based on data analysis results, there are several challenges faced by BSI KCP Jember Karimata, including:

1) Difficulty in Employee Adaptation to New Regulations and Strategies

In some cases, there are still employees who struggle to adapt to the new regulations or strategies implemented by BSI KCP Jember Karimata. This can be a significant barrier, considering the importance of the involvement of all organizational members in implementing changes.

2) Employee Compliance and Consistency in Achieving Performance According to Tasks and Responsibilities

Another challenge faced relates to the compliance and loyalty of employees in reporting performance achievements in line with their individual tasks and responsibilities. This reflects the importance of discipline and commitment in achieving organizational goals.

In addressing these challenges, BSI KCP Jember Karimata always maintains good communication. The importance of good communication between management and employees is the main focus in overcoming adaptation difficulties and ensuring shared understanding of the implemented changes. Additionally, a strong shared desire to achieve organizational goals is the key to motivating employees to contribute optimally. Management always strives to mitigate challenges by fostering good communication between employees and returning to shared goals. This approach reflects awareness of the importance of synergy and collaboration in achieving organizational change success.

In the context of Banking Institutions, organizational change implementation is not just about changing processes but also involves cultural aspects and the involvement of all organizational members. The emerging challenges cannot be ignored, but with good communication and a strong shared desire, organizations can overcome these obstacles and achieve the desired targets.

5. CONCLUSIONS

Based on the results of data analysis at BSI KCP Jember Karimata, the following conclusions can be drawn:

1. The implementation of McKinsey's business strategy has been smooth and has had a significant positive impact on the growth of the banking institution. The implementation process of McKinsey at the operational level has successfully created efficiency, innovation, stimulated productivity, and strengthened the market position of BSI KCP Karimata in the competitive Islamic banking industry. As a result of the implementation, BSI KCP Karimata has been able to improve service quality and customer satisfaction. Operational efficiency obtained through the McKinsey model also contributes positively to profitability and strengthens the financial foundation of BSI KCP Karimata. This implementation process reflects management's commitment to continuously improve and adapt to market changes, involving all layers of the organization to create a responsive and innovative work culture.
2. The benefits obtained after implementing the McKinsey model, notably the main benefit obtained by BSI KCP Jember Karimata, further strengthens BSI's position as the largest Islamic bank in Indonesia, and in 2023, BSI climbed to the top 10 national banks. However, the challenge is that some employees still experience difficulties in adjusting to the new policies or strategies implemented by BSI KCP Jember Karimata.

Recommendations

In this closing segment, the author intends to offer recommendations relevant to the topic that has been discussed previously. The following recommendations are proposed:

- a. **Maintain Collaboration among McKinsey Elements**
In facing the continually changing business dynamics, it is necessary to maintain harmonious collaboration among McKinsey elements. The success of BSI KCP Karimata can serve as inspiration to further strengthen synergy between strategy, system, structure, style, staff, skill, and shared value.
- b. **Strengthen Communication and Employee Engagement**
The challenge of employee adaptation and consistency in performance achievement requires special attention. Companies should continue to strengthen communication and employee engagement, create a shared understanding of change, and motivate employees to contribute maximally.
- c. **Focus on Employee Skills Development**
Skill management is a key factor. Companies need to ensure that employees are placed according to their skills, even if not aligned with their educational background. Skill development will contribute maximally to the achievement of organizational goals.
- d. **Maintain and Expand Shared Values**
Identified shared values, such as Morality, Competence, Harmony, Loyalty, Adaptive, and Collaborative (MORALAC), need to be maintained and expanded.

Researchers convey recommendations to subsequent researchers to develop other organizational change models in the process of identifying organizational changes with the hope of achieving broader and deeper impacts.

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