

Internal Communication Strategy of PT Bank Syariah Indonesia in Post-Merger Corporate Culture Alignment: A Case Study of the Customer Care Group

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ABSTRACT

The consolidation of three state-owned Islamic banks into PT Bank Syariah Indonesia (BSI) in 2021 represents a major strategic maneuver that yielded significant impact, yet conversely generated serious challenges regarding organizational culture harmonization and internal communication patterns. This study primarily focuses on exploring the internal communication methods deployed by PT Bank Syariah Indonesia to synergize its post-merger corporate culture, tracking manifestations of employee resistance, and examining management's mitigation steps to bridge cultural disparities, specifically within the Customer Care Group. Utilizing a descriptive qualitative approach, data collection was conducted through in-depth interviews, field observations, and document analysis concerning the implementation of the "BSI One Culture" corporate roadmap, which is guided by the AKHLAK core values. Empirical evidence confirms that internal communication strategies play a vital role in fostering employee loyalty and aligning perspectives amidst organizational heterogeneity. Although resistance emerged due to contrasting operational norms from each legacy bank, management utilized various communication channels, including massive socialization, staff engagement programs, and regular culture alignment forums. The conclusion highlights that successful cultural integration is heavily driven by the synchronization of strategic messaging and how employees respond to the communication stimuli provided. This study offers practical recommendations for BSI management to optimize employee engagement while providing a theoretical contribution to the evolution of organizational communication models within the landscape of Islamic financial institution mergers.

Keywords: Internal Communication, Merger, Corporate Culture, BSI One Culture, Customer Care Group.

INTRODUCTION

As the nation with the largest Muslim population globally, Indonesia accounted for 240.62 million Islamic adherents as of October 2023, representing 86.7% of the total population. This high level of religiosity has shifted consumer behavior toward a halal lifestyle (*halal matter lifestyle*), including a growing interest in the Islamic financial sector. Consequently, Islamic banking institutions must make strategic adjustments to remain competitive within the global economic ecosystem. Friedman (2007) noted that organizational sustainability depends heavily on an organization's agility in exploring new potentials while meeting changing market demands.

In response to these dynamics, the Indonesian government executed a massive consolidation by merging three state-owned Islamic banks Bank Syariah Mandiri, BNI Syariah, and BRI Syariah into a single entity named PT Bank Syariah Indonesia (BSI) on February 1, 2021. This strategic step was taken to enhance the competitiveness of Islamic banking following a three-decade expansion phase.

However, corporate actions such as mergers are frequently accompanied by complex internal challenges. Unifying entities that originally possessed diverse cultures, operational systems, and core values requires profound synchronization. Employees, viewed as an organization's most valuable asset, serve as the primary determinant of corporate mission success post-merger. Kasali (2005) emphasized that without synergistic support from internal stakeholders, a business industry will face extreme difficulties in achieving its strategic targets. Post-merger, BSI integrated over 21,000 employees from differing institutional backgrounds, necessitating an effective internal communication strategy as a human resource management instrument.

According to Van Riel and Fombrun (as cited in Nurhanifah, 2020), internal communication functions as a key element in shaping organizational identity, allowing staff to feel secure, proud, and to possess a sense of belonging toward the firm. Internal communication strategy itself, as stated by Effendy (as cited in Nurhanifah, 2020), represents a combination of management and communication planning that is adaptive and tactical according to corporate conditions. The effectiveness of internal communication is crucial in mitigating potential resistance, managing cultural differences, and resolving perceptual gaps among staff, as explored by Yonita (2023) regarding the communication climate during organizational change.

On a broader scale, the success of corporate communication strategies in corporate mergers has been demonstrated by prior studies, such as research on the Gojek and Tokopedia merger, which applied a Communication Planning System (CPS) and the PPT model to align stakeholder interests. Learning from these successes, this study focuses its urgency on the Customer Care Group at PT Bank Syariah Indonesia as the frontline of customer service. If this internal unit fails to adapt to the new corporate culture, service quality risks degradation.

The purpose of this study is to analyze BSI's internal communication methods, identify the emergence of resistance and cultural gaps post-merger within said work unit, and evaluate management's actions in unifying corporate culture amidst challenging situations. Drawing on the corporate communication framework by Cornelissen (2008), this study examines how strategic messages are socialized to construct a unified cultural identity (BSI One Culture) and the role of internal communication in motivating behavior, reinforcing understanding, and directing employee acceptance of change.

LITERATURE REVIEW

I. Communication Strategy

According to Effendy (2003: 301), a communication strategy is a blueprint (planning) and management approach to achieve a specific goal. The method of communication combines design and dialogue to reach objectives. A communication strategy blends planning and tactics utilized to attain organizational communication goals. In aligning BSI's culture, management leverages communication strategies to convey change-related messages to employees. Programs such as the Culture Roadmap, Change Agents, and the Culture Alignment Forum manifest communication strategies oriented toward behavioral change and the acceptance of new values. This theory addresses how BSI formulates and executes its internal communication strategy to establish a shared culture.

II. Corporate Communication

Cornelissen (2008: 5) defines corporate communication as "the set of activities involved in managing and orchestrating all internal and external communications aimed at creating favorable starting points with stakeholders on which the company depends". Corporate communication represents the collection of activities related to managing and regulating all communication activities inside and outside the company to achieve benefits for the enterprise and its stakeholders.

This theory explains how a firm orchestrates all forms of communication to support strategic organizational goals. In the context of the three-way Islamic bank merger into PT Bank Syariah Indonesia, corporate communication is utilized to build consistency in messages, values, and perceptions among employees from three distinct entities. Through this approach, BSI seeks to foster a new image as a national Islamic financial institution and cultivate awareness that all employees now share a unified identity: BSI One Culture.

III. Internal Communication

Internal communication within an enterprise occurs among employees or between superiors and subordinates to enhance cooperation and cohesion in executing the company's vision and mission. Lawrence D. Brennan (as cited in Effendy, 2005: 122-130) defines internal communication as the exchange of ideas among an organization's employees to achieve corporate goals within a unique structural model, which can flow horizontally and vertically, generating interaction between operations and management.

Following the merger, BSI faced the hurdle of uniting employees from three distinct work cultures. Internal communication became the primary mechanism to socialize new values, explain the new entity's vision, and build trust amidst the uncertainty of change. This framework helps clarify the communication strategies applied to bridge value differences and cultivate engagement within the post-merger environment.

IV. Stimulus-Response Theory

The Stimulus-Response theory is a foundational learning principle where an effect is a direct reaction to a specific stimulus. In Hidjanto (2011), this framework helps explain the correlation between media messages and audience reactions. Under this model, media content is conceptualized as a hypodermic needle injecting messages into the audience's bloodstream, assuming they will react as predicted. The principle views messages as systematically perceived and distributed on a broad scale.

Messages are targeted to individuals not in isolation, but as components of a broader collective. To maximize message distribution, the utilization of technology is imperative, while individuals unexposed to the message are assumed to remain unaffected. In BSI's merger context, this theory explains how internal managerial messages (stimulus) such as the BSI One Culture socialization, AKHLAK training, or the "CEO Menyapa" program influence employee reactions (respons) toward the new culture, which may manifest as acceptance or resistance.

V. Persuasive Communication Theory

Persuasive communication is derived from the word persuasion, originating from the Latin "*persuasio*", with the verb *to persuade* meaning to advise, convince, or induce. Communication activities are not merely informative (ensuring comprehension)

but also persuasive, encouraging others to accept an ideology, belief, or action. H.A.W. Widjaja (2002: 67) emphasizes that persuasive communication is an effort to convince others so that the public acts and behaves as desired by the communicator through non-coercive inducement.

VI. Corporate Culture

Corporate culture constitutes the system of values, beliefs, and behaviors that guide employees in their duties. Each bank involved in the BSI merger possessed distinct work cultures and customs. Thus, forming the "BSI One Culture" represents an effort to integrate legacy values into a uniform system. Denison's (1995) theory featuring four cultural dimensions (involvement, consistency, adaptability, and mission) can be utilized to analyze the extent to which the AKHLAK values and BSI's 18 specific behaviors have been internalized by employees.

RESEARCH METHODOLOGY

This study employs a descriptive qualitative approach to obtain an in-depth overview of PT Bank Syariah Indonesia's internal communication strategy in post-merger cultural alignment. This approach was selected to capture the complex phenomena surrounding organizational behavior, employee resistance, and internal message effectiveness within the Customer Care Group. The research subjects comprise employees and management within the Customer Care Group of BSI, while the research object encompasses the internal communication strategy patterns implemented in the 'BSI One Culture' program based on AKHLAK values.

Primary data were gathered through in-depth interviews with management and employee representatives, field observations of internal forums, and documentation studies of culture socialization materials. Secondary data were compiled from annual reports, culture surveys, and internal publications regarding the culture roadmap.

Theoretically, the study relies on Cornelissen's (2008) framework on corporate communication and internal communication strategies, alongside the stimulus-response theory to analyze internal stakeholder reactions. Internal communication strategies were dissected using Clappitt's (2000) typology (cited in Cornelissen, 2008), which includes categories such as '*spray and pray*', '*tell and sell*', '*underscore and explore*', '*identify and reply*', and '*withhold and uphold*'.

Data analysis followed an inductive method, where field data were reduced, categorized, and interpreted to address the research questions. Data validity was ensured through source triangulation, cross-referencing interviews, observations, and official corporate documents. The study was conducted at the Head Office of PT Bank Syariah Indonesia during the 2025/2026 academic year.

RESULTS AND DISCUSSION

I. Profile of PT Bank Syariah Indonesia

PT Bank Syariah Indonesia (BSI) is an entity resulting from the merger of three state-owned Islamic banks: Bank Syariah Mandiri, BNI Syariah, and BRI Syariah, officially inaugurated on February 1, 2021, to strengthen the national Islamic economic ecosystem. Since inception, BSI has managed 21,391 legacy employees (8,500 from Bank Syariah Mandiri; 5,738 from BNI Syariah; and 7,153 from BRI Syariah). To consolidate this diversity, BSI integrated 1,112 branch and sub-branch offices across Indonesia.

II. BSI One Culture and Human Capital Roadmap

Post-merger human resource management poses a critical challenge. BSI prepared a "Human Capital Roadmap" to support post-merger organizational transformation, focusing on internal cultural alignment, performance-reward alignment, and employee capability acceleration to enhance productivity. BSI executed a Culture Integration Activation (CIA) program; based on the AKHLAK Culture Health Index survey, BSI achieved an average score of "A".

The "BSI One Culture" initiative serves as a cornerstone for achieving corporate goals. Kelly (2006) noted that a primary driver of merger failures is neglecting cultural integration, with research showing that 80% of leaders are unprepared for cultural changes. Clashing corporate cultures often lead to degraded performance, unmet goals, and revenue declines. Hence, BSI implemented "BSI One Culture" as a strategic framework blending planning and management to adapt tactically to changing conditions.

This culture is established upon the AKHLAK values to achieve BSI's desired culture. Legacy cultures are systematically dissolved to eliminate primordial ownership. Thus, a new culture emerged to support the halal economic ecosystem nationally and globally.

III. Core Values AKHLAK and the 18 Behavioral Guidelines

The AKHLAK core values (*Amanah, Kompeten, Harmonis, Loyal, Adaptif, Kolaboratif*) were socialized massively via office lift displays and WhatsApp stickers. Implementation involved 101 target behaviors, with 10 designated as "quick wins" to accelerate internalization. While AKHLAK serves as the foundational value set, the 18 specific behavioral guidelines form the daily work culture aligned with BSI's desired culture. On February 22, the President Director convened the Board of Directors and SEVPs to formulate these 18 behavioral guidelines, meant to anchor the unique identity of BSI personnel. Thus, BSI's culture is defined as "AKHLAK in Action," encapsulated within these 18 guidelines:

Core Value	Behavioral Guideline
Amanah	Integrity, Syariah Compliance, Stakeholder Focus
Kompeten	Well Planned & Managed, Excellent Execution, Outstanding Performance
Harmonis	Compassion, Open Mind, Inclusive
Loyal	Sense of Belonging, Organization First, Protecting the Bank
Adaptif	Transformation Mindset; Thinking Ahead, Across, Again; Agility
Kolaboratif	Humility, Unity, Trust

Recognizing that human behavioral shifts take time, BSI spent its first year building awareness of these 18 behaviors by establishing communication channels and utilizing repetitive themes to activate the subconscious minds of employees.

IV. BSI Culture Roadmap and Communication Programs

Management deployed a comprehensive Culture Roadmap involving Change Leaders and Change Champions as frontline socializers. Activities like the BOD Culture Visit (CEO Menyapa), weekly Taujih, and the Culture Alignment Forum were introduced to minimize resistance and guide the transition systematically.

Aligned with Cornelissen's (2008) Corporate Communication theory, BSI integrated media ranging from the *Sahabat Budaya BSI* YouTube podcast to the internal bulletin *#BersatuUntukIndonesia*. This aligns with Effendy's communication goals: *to secure understanding, to establish acceptance, and to motivate action*. Internalization also utilized digital posters, WhatsApp, Instagram, and banners in high-priority locations.

The weekly *Taujih* forum, held four times a month on Friday mornings, features direct engagement from Change Leaders (BOD, SEVPs) and the Divine Supervisory Board (DPS) to repeatedly emphasize AKHLAK behavior, driving subconscious adoption. Other initiatives included Ramadan spiritual gatherings (*Mabit*) and the popularization of the *BSI One Culture Jingle* (celebrated during BSI's first anniversary on February 1, 2022), which featured covering contests to accelerate external and internal brand alignment. Company yel-yel videos were also deployed to boost morale and reinforce the employee's critical role in the Islamic economic system. Furthermore, the *RELAKSASI Podcast (Radio AKHLAK Semangat Integrasi)* tackled essential issues to cultivate open-mindedness and assist employees in transitioning through technological and cultural transformations.

V. Customer Care Group (CCG): Resistance and Alignment Pillars

The Customer Care Group (CCG) is a critical unit for cultural implementation due to its client-facing operations, relying heavily on coaching and mentoring to deliver excellent service and foster emotional bonds with customers. Employees in this group are required to maintain high levels of empathy and professionalism.

Corroborating Yonita (2023), diverging legacy backgrounds affected operational habits, rules, and employee rights, giving rise to post-merger resistance. Within CCG, resistance did not manifest as overt or frontal rejection, but rather as sluggish adaptation to new operational systems and disparate service standards. These friction points contributed to an overall "culture toxic" metric of 8.1 out of 100 percent. Management noted that swift intervention and communication negotiation prevent low-to-mid level resistance from solidifying into toxic behavior, whereas unaddressed high-level resistance could lead to employee turnover.

To mitigate this, BSI adopted an *Underscore and Explore* approach (Clampitt, 2000), broadcasting core messages while capturing feedback through regular Culture Surveys to track the Positive Energy Index. Within the CCG, cultural gaps were managed through **five integrated pillars of internal communication**:

- a) **Structural Approach:** Daily leader-led training sessions (Group Head/Change Champion) to ease adaptation anxiety, paired with tiered formal escalation mechanisms to smooth operational informational bottlenecks.
- b) **Knowledge-Sharing Principle:** Breaking down primordial legacy walls by pairing highly skilled personnel with peers in egalitarian daily discussion forums.

- c) **Leadership Style Unification:** Adapting macro programs into informal weekly "*Leaders as a Teacher*" sessions where Department and Group Heads blended the 18 behaviors directly into open-plan workspaces.
- d) **Personal Psychological Management:** Conducting private, heart-to-heart dialogues with burnt-out or resistant staff to realign motivation and career progression.
- e) **Cultural Activation:** Utilizing the "BSI Club" (sports, adventure, and spiritual hobbies), monthly prayer and dining gatherings, and the *Ultimate Service Award (USA)* competition to incentivize high KPI service performance.

These five internal communication strategies yielded concrete improvements in leadership quality, vocational skills, and team cohesion. This was demonstrated by high inter-departmental collaboration responsiveness when compiling rapid management reports to sustain robust service performance following an operational banking incident in May.

VI. Theoretical Discussion

BSI's internal communication strategy within the CCG exemplifies **Stimulus-Response Theory**. Management's messages (the AKHLAK values stimulus) triggered measurable responses tracked via specific behavioral indexes. As stated by Mufid (2010), behavior shifts when the stimulus successfully convinces the recipient; hence, leadership credibility (BOD/Change Leaders) remains paramount. Additionally, persuasive communication occurred without coercion, deploying symbolic persuasion via video acting and corporate yel-yel, consistent with Widjaja's (2002) view of persuasive communication as non-coercive inducement. Sustained, varied media usage successfully neutralized cultural friction and established a strong sense of belonging among CCG personnel while maintaining Sharia principles.

CONCLUSION

This study concludes that the post-merger integration process of PT Bank Syariah Indonesia requires a comprehensive internal communication strategy to align the disparate corporate cultures of its three legacy entities. Through the "BSI One Culture" roadmap, management successfully positioned the AKHLAK values as the cornerstone of its new organizational identity. Within the Customer Care Group, communication mechanisms involving alignment forums, coaching, and mentoring proved effective in mitigating employee resistance. Post-merger resistance is identified as a natural response to changing work systems and policies that staff must adapt to. Management's communication efforts not only reduced cultural gaps but also proved pivotal in securing employee commitment to the corporate vision. Cultural alignment success depends heavily on the consistency of socialization and the active involvement of Change Leaders and Change Champions in guiding behavioral changes in the workplace.

For future research, it is recommended to expand the scope of study subjects to other operational units outside the Customer Care Group to obtain a more holistic understanding of internal communication strategy effectiveness across BSI's broader operational scale. Additionally, further studies should quantitatively measure the correlation between internal communication strategy effectiveness and long-term employee performance improvements to substantiate these operational findings.

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